

## HARMEET CHOPRA

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## PROFESSIONAL SUMMARY

Dynamic and results-driven Business Analyst and Product Owner with over 11 years of experience leading digital transformation, mortgage, and consumer lending initiatives in the financial services sector. Expertise in Agile (Scrum) and Waterfall methodologies, with a proven record of translating complex business needs into scalable technology solutions. Skilled in stakeholder engagement, requirement gathering, product lifecycle management, data validation, and regulatory compliance. Known for enhancing user experiences, optimizing digital banking platforms, and driving business value across Omni-channel ecosystems.

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## CORE COMPETENCIES

- Business Analysis & Requirement Elicitation
  - Product Ownership & Agile Delivery
  - Mortgage & Consumer Lending Systems
  - Digital Banking Platforms (Online, Mobile)
  - Regulatory Compliance (KYC, Basel II)
  - Data Validation & Risk Assessment
  - JAD Sessions & Stakeholder Collaboration
  - Tools: JIRA, Confluence, Tableau, Power BI
  - SQL, Oracle, MS Access, Excel, Visio
  - Reporting Tools: SSRS, Business Objects
  - UAT, Defect Management, HP QC
  - SAFe Certified Product Owner / Scrum Master
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## TECHNICAL SKILLS

**Business Tools:** MS Office Suite, MS Project, MS Visio, SharePoint

**Requirement Tools:** JIRA, Confluence, Rational Requisite Pro

**Database/Querying:** SQL, Oracle, MS Access

**BI/Reporting:** Tableau, Power BI, SSRS, Business Objects

**OS & Platforms:** Windows, Unix, Mac OS

**Modeling:** UML, Use Cases, Process Flow Diagrams

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## CERTIFICATIONS & AWARDS

- **SAFe® Certified:** Product Owner / Scrum Master
  - **Award:** Cyber Hero – Santander Bank
  - **Title Held:** Assistant Vice President – Santander Bank
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## **PROFESSIONAL EXPERIENCE**

### **Santander Bank – Remote, VA**

**Product Owner, Assistant Vice President** | *May 2021 – Feb 2025*

#### **Digital Banking & Lending Initiatives**

- Directed digital enhancements across ROB, MOB, BOB, BMOB platforms.
  - Delivered key compliance features: KYC Refresh, 30-Day Rule, Fraud Gaps Mitigation, ADA enhancements.
  - Spearheaded paperless solutions and secure messaging automation.
  - Championed auto-pay, ACH fraud detection, credit scorecard integration, VOI, and national loan origination expansion.
  - Enabled self-service features (address, title, beneficiary changes) reducing branch reliance.
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### **PNC Bank – Pittsburgh, PA**

**Business Analyst** | *Aug 2018 – Mar 2021*

- Delivered a fully functional electronic banking platform with fund transfers, loan servicing, quick pay, and secure communications.
  - Conducted GAP analysis, led stakeholder workshops, and developed BRDs.
  - Integrated UAT, SIT, SQL testing, and regulatory alignment.
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### **SunTrust Bank – Atlanta, GA**

**Business Systems Analyst** | *Jan 2015 – Jul 2018*

- Enhanced online banking and implemented Basel II requirements.
  - Improved ACH/Wire transfer functionality and implemented high-volume performance protocols (PEP/PDX).
  - Conducted JAD sessions, Basel II reporting, credit risk strategy alignment, and enterprise testing/UAT.
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### **Freddie Mac – McLean, VA**

**SharePoint Business Analyst** | *Jun 2013 – Dec 2013*

- Migrated EUCs to SharePoint-based platform with ACM Server integration.
  - Led OOTB solutions, workflow optimization, training, and compliance tracking.
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## **Capital One Bank – McLean, VA**

### **Business Systems Analyst | *Apr 2012 – Dec 2012***

- Led data conversion and system integration for Retail Online Banking & Treasury Management.
  - Conducted gap analyses, user story development, and UML-based process modeling.
  - Supported UAT, performance testing, and reporting initiatives.
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## **EDUCATION**

Delhi University, New Delhi-India

Bachelor of Arts (1985-1988)

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## **ADDITIONAL DETAILS**

- **Citizenship:** U.S. Citizen
- **Availability:** Immediate
- **References:** Available upon request