Suresh Subramaniam

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**Summary of Qualifications**

Results-driven Business Analyst with 8+ years of experience translating complex requirements into digital solutions and validating them through hands-on UAT and API testing. Expert at crafting user stories, designing end-to-end acceptance tests for RESTful and SOAP services, and automating API regression suites to cut release cycles by 50% and defect leakage by 40%.

Technical Skills:

* Requirements Gathering & Documentation • User Stories & Acceptance Criteria • Process Mapping & Wireframes • Stakeholder Workshops • JIRA & Confluence
* UAT Strategy & Test Case Design • Defect Triage & Reporting • Traceability Matrices • Agile/Scrum Ceremonies • Cross-Functional Coordination
* REST & SOAP Testing • Postman / Bruno • REST Assured (Java) • Swagger / OpenAPI • OAuth2 Flows • JSON / XML Schema Validation • Jenkins / CI-CD
* Embedded Banking & BaaS Platforms • PCI DSS • AML/KYC • Fraud Detection • Data Privacy
* Agile Methodologies (Scrum/Kanban)
* JIRA, Confluence, SQL
* MS Office, MS Visio, PowerPoint, Outlook
* Bitbucket, Splunk

Certificate:

ISTQB Certified in Testing

Education Credentials   
Bachelor of Engineering

(Mechanical Engineering)

SRM University, Chennai, India

**Professional Experience**

**JPMorgan Chase, Tampa, FL**

**Business Analysis Associate**

**Feb/2022 - Present**

* Participating in a JPMC initiative to develop Embedded Banking, a Banking-as-a-Service platform
* A cloud-native embedded-banking solution that lets e-commerce and fintech partners launch deposit accounts, payments and card-issuance services directly in their apps. Handles 500K+ monthly users, processes $30M in transactions, and enforces PCI DSS & AML/KYC compliance.
* Embedded Banking enables corporate marketplace/e-commerce clients (C1s) to partner with JPMC and directly offer pass-through, digital deposit services to their end customers (C2s) by leveraging JPMC’s core banking capabilities
* Partner with product owners and fintech partners to define embedded-banking features (account opening, KYC, wallets, card issuance) and prioritize the backlog.
* Acted as a liaison between business units and engineering teams, translating complex requirements into actionable tasks.
* Authored user stories, data-mapping docs and process flows; maintained traceability in Confluence
* Created process maps and flow diagrams to support system redesigns and workflow automation
* Designed UAT scenarios (happy/edge/negative) covering OAuth2 token flows, JSON schema checks, error handling
* Automated API regression suite with REST Assured in Jenkins CI/CD, slashing nightly test cycles by 70%
* Executed UAT with 20+ internal/external users, logged defects in JIRA and drove 30% faster fix turnaround
* Synced Swagger/OpenAPI specs with tests to ensure 100% endpoint coverage as the product evolved
* Produced release-readiness dashboards showing coverage, defect density and compliance metrics
* Delivered weekly reports and insights to stakeholders, helping prioritize enhancements and bug fixes.

**SGS Technologie LLC St. Petersburg, FL**

**Client: Raymond James Financial Inc..**

**Business Analyst**

**March/2017 – Jan/2022**

* Negotiate and liaise between business teams, technology teams, and support teams
* Worked in Capital market –Mutual fund order entry, handled different modules like order entry screen, periodic instruction, upload file etc.
* Worked in a migration project where the old legacy system improved into new trading modernization system.
* Analyzing, interpreting, updating & maintaining various asset class i.e. Equity, fixed income effectively communicating with clients to deliver functional requirements like GUI, screens and interface design.
* As a Business analyst handles product Backlog grooming session and discussed prioritize for the current release.
* Drive improvements in data management based on deep analysis of data sources, definitions, and quality.
* Performed data query, extraction, compilation, and reporting tasks using SQL application.
* Deliver cost-effective, high-performance technology solutions
* Worked with users and stakeholders to analyze and validate requirements
* Manage project through status meetings, weekly reports, identifying risks, and tracking issues
* Designed, developed, and deployed business intelligence applications
* Served customers and businesses by running and viewing reports
* Designed analytical solutions
* Execute and validate test cases
* Responsible for specifications, implementations, and analytics
* Prepared business models, flowcharts, and diagrams

**ISOFT Innovations Illinois,**

**Client ; Capital One**

**Business Analyst**

**February/2012 – December/2016**

* Gathered Business-User requirements and understood the requirement in discussion with the stake holders and product managers.
* Created Business Requirement document (BRD) and Functional Requirement document and maintaining the Requirement Traceability Matrix (RTM) related document.
* Analyze client’s business requirements and processes through document analysis, interviews, workshops, and workflow analysis.
* Engage client to gather software requirements/business rules, and ensure alignment with development teams.
* Translate stakeholder requirements into over 10 different tangible deliverables such as financial specifications, use cases, user stories, workflow/process diagrams, data flow/data model diagrams.
* Conduct 5+ levels of testing including functional, regression, user acceptance, integration and performance to verify the client’s needs are met.
* Identify and reconcile errors in client data to ensure accurate business requirements.
* Draft and maintain business requirements and align them with functional and technical requirements.
* Evaluate risks related to requirement implementation, test processes, project communication and training saving the company on average $5000+
* Facilitate monthly meetings with clients to document requirements and explore potential solutions.
* Liaise between business and technical person to ensure mutual understanding of processes and applications.
* Followed agile methodology by attending daily scrum calls.
* Conducted sprint demo with business, technical team and testing team.

**L&T Finance Ltd, Chennai**

**Financial Business Analyst**

**October/2007- February/2012**

**L&T Finance Ltd** is a financial services company lending construction equipment loans and commercial vehicle loans to individuals and Businesses in and around Chennai City, India

* Create Business Plans for both individuals and Businesses who are seeking loans for buying construction equipment’s apart from capital.
* Collected the documents like customer ID, address proof, previous borrowing credit history if any, Bank statement, and property details from the marketing team.
* Prepared and managed annual budget, quarterly outlooks and monthly ad-hoc financial reporting.
* Analyzed operating results, explanation of variances, trend and year to date reporting.
* Prepared revenue accrual and reversing general ledger journal entries.
* Reconciled general ledger accounts, submitting month end close reporting.
* Designed forecasting models to project sales and revenues based on year-to-date results, current trends and estimates agreed with Vice President of Sales.
* Supported sales management team on all financial issues including processing compensation and performance metrics.
* Communicated results and corresponding improvement recommendations to Vice President and executive team members, following up to influence implementation of action plans enhancing business results.
* Assist the entrepreneurs and small business owner's access financing through traditional and alternative lending and help with loan packaging and referral to lender.
* Conducted feasibility analysis of project NPV, demographic dynamics data