

## Profile

Senior Business Analyst in Financial Services. Outstanding experience of Document Management, Workflow, Case Management, Information Analysis, Data Analysis, Payment Systems, Internet Banking, Credit Risk & Risk Grading, Target Operating Models, Sanctions, Regulatory Change at: European Patent Office, Royal Bank of Scotland, Lloyds Banking Group, Aldermore Bank, Close Brothers, Nationwide, Barclays and the FCA. Career Business Analyst with wide skills base as Change Consultant in Financial Services. Established an online holiday rentals business. Hands-on HTML development, internet marketing, Fircosoft development and SQL Scripting skills. First class Cambridge Maths degree, excellent track record with blue-chip organisations. Career foundation in Logica (10 years), FileNET, 2 Consultancies (PwC and PA Consulting) and 16 years as independent contractor in financial services.

## Skills matrix

<b>Sectors</b>	Retail Banking, Corporate Banking, Personal Loans, Mortgage Lending, Credit Risk, Motor Finance, Life Assurance, Healthcare Products, General Insurance, Investment Banking, Asset Management, Fund Management, and Pension Provision.
<b>Channels</b>	Retail Internet Banking, Corporate Internet Banking, Telephony Banking, Branch Teller systems, Self-Service Kiosks, Mobile Payments, Corporate Bulk Payments, and Bulk File Transfer.
<b>Payments</b>	SEPA, Faster Payments, CHAPS, SWIFT, International Payments, Single Customer View (SCV), Financial Services Compensation Scheme (FSCS), Sanctions Compliance (Customer and Payments screening, hands on experience of Fircosoft product suite, FATF, FATCA, AML, and Data Cleansing.
<b>Project Lifecycle</b>	Full project lifecycle experience, Agile delivery, requirements gathering, functional specifications, SQL scripts, user acceptance testing (UAT) planning / organisation / execution, migration, gap analysis, business case preparation, and Cost Benefit Analysis.
<b>Approach</b>	Focused, team player, strong communication and interpersonal skills, first class writing skills, outstanding quality deliverables (well-structured, clear, concise), bridges business and technology, responsive to specifics of each project, superb problem-solving skills, progresses business issues with understanding of technology, international outlook, sensitivity and experience to work across cultural boundaries, gravitas to work at senior levels.
<b>Education</b>	First Class Honours Degree (M.A.) in Mathematics, from Trinity College, Cambridge Open Entrance Scholarship to Cambridge University 2 'S' levels (Distinction in Further Maths, Merit in Physics), 5 'A' levels (4 at grade A), 10 'O' levels (6 at grade 'A')
<b>Languages</b>	Italian: fluent spoken and written, including business and technical language French, German: working knowledge Basic Dutch, other European and Asiatic languages

## Personal Details

<i>Nationality:</i>	British
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## Experience

### **Career Break (October 2017 to September 2018)**

Three Cycle Touring trips through England, Switzerland, Italy, Germany and Denmark covering over 1000 km.

### **European Patent Office (January to September 2017)**

Information Analyst at the European Patent Office (EPO) in Rijswijk, Netherlands on the DOCX Filing project.

The DOCX Filing project will improve document handling in the Patent Grant Process. The EPO will in future be able to accept patent applications in the widely used MS Word (DOCX) format. This requires an automated conversion to extract patent data from the DOCX to create an XML patent application (ST.36 format). Benefits include a reduction in the volume of documents handled as images which require Optical Character Recognition (OCR) processing and 3rd party processing to interpret them. Responsible for the High Level Requirements for the online filing channels and for integration and delivery of the convertor/validator into the existing patent applications.

Delivered a number of smaller changes including harmonisation of the multi-lingual patent application forms and screens.

### **Lloyds Banking Group (April to July 2016)**

Business Analyst for a suite of Faster Payments enhancements, including mandatory scheme changes to FPS Settlement Cycle Times to take advantage of extended CHAPS hours, new Automated Scheme Protection messages to formalise scheme action in the event of failures by member banks to process normal volumes of Faster Payments, and increases to payments limits. Analysed timings of LBG's settlement and reconciliation reports and associated operational processes, to ensure adherence to the service level agreements with Sainsbury's Bank, TSB, IF, and Agency Banks.

Undertook an impact assessment of the Funds Transfer Regulations 2015/847. Liaised with group legal for assistance with interpretation, and assessed the changes required to bank processes to ensure compliance, on receipt of SWIFT payments, domestic payments originating overseas, and international Person to Person (P2P) card payments through the Visa and MasterCard networks.

### **Royal Bank of Scotland (January to April 2016)**

Lead Business Analyst for reconciliation of in flight transactions for the cutover to the new standalone Williams & Glyn bank. With many 24x7 banking services, such as Faster Payments and ATMs, expected to operate normally over most of the migration weekend, the planned migration of some 2 million divesting customers creates large volumes of paid but unsettled payments that require special treatment, including sort code and account renumbering, use of Nostro/Vostro accounts with an exceptional settlement process, and payment rerouting. My role was to establish appropriate reconciliation tools to demonstrate their correct migration, and to ensure the integrity of 20 million retained customers' payments. Proposed an end to end reconciliation method based on treble source/target extracts of payment totals from RBS's main domestic payments hub (CPS) to third party tools, delivered an automated spreadsheet to check the extracted totals, and achieved business and IT signoff of the proposed processes.

### **Career Break (January to December 2015)**

Obtained probate for my father's estate, developed my holiday home business and website, and took some family time cycling along the Danube.

### **Financial Conduct Authority (October 2014 to January 2015)**

Business Partner Analyst assessing change initiatives and managing project funding requests to the governance boards. Worked on enhancements to the FCA's portal to support European Markets Infrastructure Regulations (EMIR), and a package of enhancements to the GABRIEL system shared with the Prudential Regulation Authority (PRA). Designed and developed the spreadsheet tracker for the BPA team to manage and report on the entire FCA change pipeline/portfolio.

### **Capgemini Financial Services (April to August 2014)**

Senior Business Analyst for **Co-operative Bank**. Workstream Lead for the Payments Management workstream of the Smile replacement project, using Capgemini's **Agile** delivery methodology to completely renew the payments functionality offered by Co-op's internet banking services. Attended Agile training course.

### **Aldermore Bank (November 2013 to March 2014)**

Senior Business Analyst for fast-growing challenger bank, developing Business Requirements for the Single Customer View project.

- For **Group Risk**, captured requirements for Risk Grading and Lending Limits. Specified a Single Customer View application to store Risk Grades. Developed a Risk Grading Worksheet in Excel to grade Aldermore lending positions for Residential Mortgages, Commercial Mortgages, Asset Finance, and Invoice Finance. Implemented algorithms to calculate Probability of Default (PD) from three different Experian scores (Delphi New Business, Delphi Customer Management, and Business Intelligence), and to calculate Loss Given Default (LGD) by indexing asset values using three different sets of property indexes (Halifax, Nationwide, IPD). Combined score-

driven grading with the scorecard (qualitative) grading used to drive operational decisions, through an override mechanism, preserving the independence and integrity of each approach.

- For **Savings**, captured requirements to support the production of the Single Customer View (SCV) file for the FSCS.
- For **Invoice Finance**, developed requirements and designed an SCV application to monitor Company Data (Management Accounts, Annual Audited Accounts from Experian, and Forecast Company Data), to allow Invoice Finance to monitor their clients' financial status and spot trends in their net worth.
- For **Asset Finance**, captured requirements for the new CRM implementation
- For **Group Marketing**, captured requirements for providing a group-wide view of customer data, and aligning data such as marketing consent flags originating in different business lines, and for data cleansing.
- For **Corporate Reporting**, captured requirements for data cleansing and logical de-duplication of the customer database.

Managed the three person Thinksoft team testing the first release of the SCV application. Championed the need for a separate Data Improvement workstream to drive data cleansing as an ongoing BAU process that can drive data issues identified in the SCV with operational contacts in the disparate business lines.

*Two contract extensions.*

### **Royal Bank of Scotland (July to October 2013)**

Senior Business Analyst in Change Management, in Corporate & Institutional Banking, working on billing remediation. Migrated commercial and corporate customers still being charged manually to the offshore processing area (GOI), so as to reduce the manual workload for Relationship Managers, improve the transparency of the billing process from an audit perspective, and plug revenue leakage.

### **Lloyds Banking Group (April to July 2013)**

Joined the Operational Controls Improvements Programme, part of the Customer First initiative driven by FCA pressure following recent high profile service failures in several UK banks, to identify and address service resilience issues. Brought in as Payments SME in the Commercial Transaction Banking workstream, with responsibility for LBG's Corporate Online Banking systems, including Lloydslink Online, Corporate Online and iSite (client banking).

Analysed service incidents over a four month period to identify underlying issues, from process, technology and people perspectives. Championed the need for further analysis to correctly attribute downtime to underlying issues, and to consider resilience as something measurable, i.e. from a system availability perspective. Promoted the idea that incident containment may be more effective than incident avoidance, and highlighted the specific challenges for availability presented by multi-platform services.

### **Visa Europe (March to May 2012)**

Lead a change management initiative in Change & Governance (C&G) to improve the way Visa initiates change projects, focusing on the Inception stage, which makes the project funding request to Visa's Board. Identified and championed issues of collaboration and the need for stronger business focus within C&G.

Conducted a series of workshops with five different sets of stakeholders, and established a set of Common Themes to cover the issues raised. Proposed and delivered changes to Visa's End-to-End Change Methodology. Developed a set of changes to better align C&G's change methodology with Marketing's product development process (Conveyor).

### **Lloyds Banking Group (September 2010 to February 2012)**

Senior Business Analyst in Lloyds Banking Group, in the Target Operating Model and Transformation team, managing the integration and operational changes for 2,900 colleagues across 9 functions within Service Delivery (part of Group IT), involving the integration of Lloyds TSB and HBOS staff and colleagues from Scottish Widows. Liaised with representatives from functions to track staff movements and develop a consistent set of Organisational Designs to meet overall headcount targets for Service Delivery. Modeled the effect of limiting the organisation to 7 layers, as requested by the incoming CEO Mr. António Horta-Osório; evaluated/analysed spans of control across Service Delivery; and looked at the impact of location closure strategies. Provided analytical support for Selection & Assessment to relocate the bank's 24x7 Operations Bridge, and for two rounds of Voluntary Severance Registers. Developed and ran semi-automated processes (spreadsheet based) to manage HR-designated rules (referred to as "blueprinting") to allocate the majority of the 2,100 permanent staff to roles in the future state organisation design.

*Two contract extensions.*

### **Close Brothers Group (February to July 2010)**

Senior Business Analyst in Treasury Systems. Worked on Liquidity Reporting Project for the Finance area, identifying source systems within Close Brothers to provide data to meet new mandatory FSA reporting requirements. Undertook detailed mapping of data fields to Logica's rFrame product.

Lead Analyst for delivery of the Single Customer View (SCV) file for the Financial Services Compensation Scheme (FSCS), working with the Compliance team. As preparation, undertook a major data cleansing exercise. Wrote a suite of 20+ exception reports (SQL scripts) focusing on cleansing of key data required for the SCV, to drive the investigation and data cleansing by business users.

To ensure the correct consolidation of customer holdings across the Group for the SCV, presented an options paper considering logical vs. physical de-duplication approach, and evaluated the systems, business and operational impact. With the go-ahead for the logical de-duplication approach, designed and implemented a twin-key de-duplication method suited to the specifics of Close Brothers customer records, that is able to cluster customer records even with missing or incorrect key data, and successfully tested, implemented and delivered.

Undertook detailed analysis of the required compensation categories for the SCV, and worked with the Finance area to import existing customer categorisation for FSA liquidity reporting. Designed a set of compensation and eligibility categories, and implemented "intelligent" scripts to provide an automated categorisation of over 98% of customer data. Provided a solution for front line staff to categorise and assess the eligibility of the remaining 2% of customer records.

*One contract extension.*

## Earlier experience

- **Nationwide** (Oct 2008 to Jun 2009). Senior Business Analyst at the UK's largest building society, working on payments screening of international and domestic payments (SWIFT, CHAPS, and Faster Payments). Wrote requirements specification for sanctions screening. Key member of the evaluation team evaluating bids and demos from 4 suppliers, resulting in the selection of the Fircosoft product suite.
  - Undertook detailed risk assessment, wrote High Level Business Requirements, gained sign-off from business stakeholders. These documents were highlighted by the head of Group Programmes (Paul Marks) as best practice. Reviewed the FSA's thematic review of Financial Sanctions (April 2009) and undertook impact assessment against Nationwide's approach.
  - Trained on Fircosoft product suite for payments screening. Investigated and modelled issues around hit rate, team size, Compliance investigation approach, white lists. Proposed new strategies for using Fircosoft for screening Faster Payments.
  - Analysed data quality of inward payments, to comply with FATF Special Requirement VII, increase levels of automation, minimise investigation volumes, and use SWIFT MT195 messages. Identified recurring data quality issues with incoming Faster Payments from 3 other major UK retail banks.
  - As part of the Voyager programme, proposed a 'smart' approach for scheduling and retrying overnight payments, thereby increasing the fairness of how charges are applied, to respond to market/regulatory/OFT needs. Worked with the head of Payments Strategy (John Brennan) following the OFT test case on the fairness of overdraft charges, and presented proposals to the Head of Banking (Alex Bannister).
- **Barclays** (May to Sept 2008). Senior Business Analyst on Sanctions programme, consolidating Barclays screening tools across the Group. Evaluated and reviewed sanctions screening products. Senior BA Analyst on the Phoenix programme, implementing a product-based corporate internet banking solution. Analysed architectural options, aligned with the Global Payments Utility (GPU) programme.
- **RBS** (Jul 2007 to Apr 2008). Lead business analyst automating the handling of foreign payment in Bankline, RBS's flagship corporate internet banking service. The enhancements booked deals automatically, avoiding the need for costly manual back office processes. Allowed users to specify additional SWIFT codewords and intermediary banks, and achieved SEPA and FATF compliance. A major personal achievement was to bring new stakeholders together to develop a new deal type and reconciliation method for auto-booked deals. Followed the release through UAT and supported the live operation.
- **Barclays** (Aug 2006 to June 2007). Workstream head for Faster Payments, responsible for channel designs and overall customer proposition, for all retail, corporate and agency channels. Wrote and delivered 7 channel designs, got sign off, and drove through to delivery. Tracked APACS documentation to ensure Barclays' adherence to APACS specifications and procedures. Delivered arguably the best user experience for Faster Payments among the initial implementations of the UK retail banks.
  - Designed, championed, and delivered the new Payments Status function to track payments.
  - Drove the technical solution to store Faster Payments response codes in the main branch accounting system, thereby ensuring full exception messages are on customer statements.
  - Championed the need for a Faster Payment query tool, and delivered in the ePayments Gateway to 23,000 branch staff.
  - Promoted the idea of an industry sort code checker (delivered by APACS at [http://www.ukpayments.org.uk/sort\\_code\\_checker/](http://www.ukpayments.org.uk/sort_code_checker/) ).
  - Worked closely with operations and Risk Centres to adapt the processes for reviewing overdrawn accounts in light of the move to Faster Payments
  - Submitted papers to APACS on response codes, FPID formats, and liquidity management.

- Subject Matter Expert supporting UAT test scenarios, training, communications and implementation planning.
- **RBS** (May to Aug 2006). Developed online banking services as part of Retail Support team.
- **Abbey (later Santander)** (Nov 2005 to Apr 2006). Functional Architect for Faster Payments and Abbey representative on APACS Technical Design Committee. Undertook a survey of competitor internet banking services in Italy and Germany. Migrated Cater Allen Private Bank to Santander.
- **Renault Financial Services** (Mar 2004 to Aug 2005). Lead Business Analyst for web-enabled dealer system for vehicle financing.
- **Lloyds TSB** (Jan to Feb 2004). Wrote requirements for migration of personal loans to goldfish.com
- **Lloyds TSB Registrars** (Nov to Dec 2003). Process Design for Euro Redenomination of securities at the UK's largest share registrar.
- **Marsh** (Oct 2001 to Nov 2003). Project Manager for Affinity Insurance Application in London and Milan.
- **Royal Bank of Scotland** (Dec 2000 to Apr 2002). Worked on the NatWest migration in migration controls.

## Former employers

- **PA Consulting Group** as Principal Consultant. Developed e-business strategy at the Lord Chancellor's Department; strategy project in the Asset Management division of Dresdner Bank, Frankfurt; Business Continuity Planning and Year 2000 work at Lloyd's Register of Shipping; and developed pensions forecasting at Department of Social Security following 'Partnership in Pensions' Green Paper (December 1998) for wider accessibility of state pension forecasts. Project Manager on Union Bank of Switzerland (UBS) euro conversion project, working in ten locations in Europe/USA, leading teams of three in each location. In depth conversion weekend planning for Funds Management Switzerland, Basel.
- **Price Waterhouse Management Consulting**. Consolidated consulting skills at United Assurance Group and Ford Credit, and participated in round-table sessions at the Centre for the Study of Financial Innovation (CSFI) analysing the impact of European Economic and Monetary Union (EMU) on Payment Systems.
- **FileNET**. Business Consultant providing pre-sales support for leading image, workflow and electronic document management vendor. Gained strong experience of Workflow and Business Process Reengineering, deepened systems implementation experience, and developed sales support skillsets.
- **LogicaCMG**. Gained deep understanding of full project lifecycle and best practice in all aspects of systems implementation. For the CHAPS Settlement Risk release (precursor to RTGS), designed an innovative matrix display for APACS to monitor the bilateral settlement status between every pair of settlement banks. Long association with the San Paolo Bank in Turin and their SWIFT message switch, for which I designed a configurable process to burst multiple SWIFT payments into single payments, to increase STP rates. Designer and Project Manager for the Commonwealth Secretariat's Aid and Debt Management System (CS-DRMS – still in use 30 years later, see [www.csdrms.org](http://www.csdrms.org)), for which I gathered requirements on site in Colombo in the Sri Lankan Central Bank alongside World Bank representatives. Programmer on Swiss Bank Corporation's SWIFT systems.
- **Shell International**. Well Site Petroleum Engineer. Worked in The Hague, Holland and Brunei, Borneo. Offshore experience in the South China Sea.
- **IBM**. Pre University job as programmer.

## Thought Leadership

- Letter in the **Financial Times** on 30-11-2009 on retail bank charges arguing for greater transparency. Although the banks had won their case against the OFT in the Supreme Court, many banks have since made overnight payment processing "smarter" and most have reduced costs associated with overdrafts. Read the letter here: <http://on.ft.com/VDUqyW> (you may need to be registered on FT.com to read this).