**JANE SMITH**

Head of Sales & Marketing

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Professional Summary

**Fintech and Payments professional** with 19+ years of experience delivering large-scale banking projects domestically and internationally.

* 14 years working for the world’s largest FinTech – Example Fintech.
* 8 years working on the New Payments Platform as a BA, Lead BA, Scrum Master, Product Owner and Head of Delivery and Operations.
* Real-time payments solution delivery to Commonwealth Bank, Macquarie, BoQ, ASL, Indue, RBS, SCB, etc.
* Led a team of 350 domestic and international technical payments experts across multiple programs of work.
* Managed the operational budget of USD 46M.
* Developed and implemented a new Scaled Scrum Agile delivery model adopted and used by Exmaple Fintech globally.
* Co-led development of Example Fintech Real-Time Payments Product and the underlying frameworks – Example Product A and Example Product B.
* OPF and POM are used to build 50% of Australia's real-time payment (NPP) capability.

Products and Relevant Skills

* Real-time Payments Australia (NPP)
* Core Banking Integration Services (CBIS)
* PayTo (MPS) Australia
* Real-time payments Singapore (G3)
* DE Payments Australia
* OPF (Open Payments Framework)
* POM (Payment Order Management)
* SBI New Zealand
* SEPA Credit Transfer
* Instinet Newport, Instinet Midway
* Salesforce
* Other Skills: Strategic planning, Resource planning and management, Leadership, Risk management, Contract and Work Order negotiations.
* Standards: ISO20022, ISO2805, AS8583,
* Regulatory requirements: ASIC Market Integrity Rules, APRA guidelines and prudential standards

Customers and Delivered Solutions

* **Large Australian Bank** Payment Hub, Cards (2805, 8583), IMT/RTGS, Scheme Debit, Real-time Credit Transfers, Real-Time Banking Integration, SAP integration.
* **Large Australian Bank** NAB Connect (NAB Business Banking solution)
* **Listed Australian Bank** Payment Hub, Real-Time payments (NPP)
* **Australian Bank** Real-Time payments (NPP)
* **Australian Bank** DE (Direct Entry) payments
* **Australian Payments Company** Real-Time payments (NPP)
* **New Zealand Bank** Settlement Before Interchange (SBI) - Low-value bulk payments
* **International Bank** G3 Singapore Real-time payments
* **Middle East Bank** Payment Hub
* **European Bank** Payment Hub
* **Asian Bank** Payment Hub (Real-time credit transfers, QR code payments, etc)
* **International Bank** Payment Hub and International Payments
* **International Bank** SEPA Direct Credit and SEPA Direct Debit

Professional Experience

**Fintech Company**

Sydney, Australia

July 2022 - June 2023

Jarden Is a leading investment and advisory group offering a range of investment products and services to clients operating in wholesale and retail markets in Australia, New Zealand and around the world.

Head of Project Delivery (Contract)

July 2022 – June 2023

I led the project portfolio of Example Fintech, overseeing an annual budget of AUD 26M. My responsibilities encompassed: selecting and coordinating with vendors, negotiating contracts, orchestrating and overseeing project execution, implementing process enhancements, managing risks, overseeing capacity, and administering cost management.

**Achievements:**

* Successful completion (on-time, within scope, within budget) of key strategic initiatives: CRM (Salesforce), Order and Execution Management (Instinet Newport), and Middle Office Management - (Instinet Midway). This was achieved by tight milestones, scope, budget, risk, vendor, and internal stakeholder management.
* Achieved the bank’s 100% compliance with the 2023 ASIC Market Integrity Rules by identifying the critical business services, documenting evidence and implementing the regulatory changes. This was achieved by close collaboration with the C-level executives and the relationship building with key business line leaders.
* Established the project delivery capability by implementing Scrum, Kanban and Testing strategy and the relevant tools.

**Fintech Company**

Sydney, Australia

Sept 2007 - June 2021

Fintech Company **(the #1 Fintech company in the world)** is an international provider of financial services technology solutions, employing more than 55,000 people worldwide.

I began my **14-year career** with Example Company\*, a European-based provider of payments solutions to banks, as a Business Analyst in 2007. I left in 2021 as Head of Delivery and Operations - a role managing 350 people with a budget of US 46 million.

\*Example Fintech acquired Example Company October 2014.

Head of Delivery and Operations

Sydney, Australia

Dec 2019 - June 2021

I led the execution and management of all projects across the Australia Pacific, the Middle East, and Africa region, encompassing responsibilities such as PMO, architecture, analysis, development, testing, release engineering, and production support. I had the privilege of leading a dynamic team of 350 professionals, operating with a budget of USD 46M.

**Achievements:**

* Reduced the operational costs by 20% by moving operations to The Philippines and growing the existing India delivery centre. The main contributors to this achievement are detailed planning and preparation of the business case presented to the key company executives.
* Improved governance and reduced errors by setting up a PMO function and reusable project management assets. We achieved measurable project budget, quality and reporting outcomes that we didn't have before.
* Improved the market uptake of our real-time payments and core banking integration products by 3 times. The main success points were customer satisfaction and trust in our product suite. We did this by developing "The Rig"- tools for automated functional and non-functional testing and reporting.
* Achieved 90% utilisation (an increase from 75 to 80%) of Professional Services staff by implementing meticulous resource planning.
* Enhanced delivery efficiency by successfully decreasing staff turnover rates to under 4% in Sydney and 15% in India. This positive trajectory was mirrored in escalating year-on-year manager approval ratings (>90%), as reflected in the Glint survey results.
* As the office leader, I managed to prevent any disruption to delivery and operations due to COVID-19 by conducting business continuity testing and issue resolution before the lockdown.
* Improved the speed of delivery by 3 times and significantly improved the quality by implementing the "Mobile Scrum" delivery model based on a proprietary scaled scrum methodology.

Head of Operations

Sydney, Australia

Aug 2018 - Dec 2019

I oversaw project execution in Australia Pacific, the Middle East and Africa. Led teams in architecture, analysis, development, testing, release engineering, and production support, while focusing on people development, the agile and scrum ways of working, project and product asset reusability, and delivery quality.

**Achievements:**

* Created a new revenue stream for the business through the “Service Delivery for Real-Time Payments Systems”. The new revenue stream was forecasted to deliver a revenue uplift of 15% in the first year with a year-on-year growth of 20%.
* Implemented the first automated rolling upgrade capability, guaranteeing uninterrupted system availability during updates - a vital functionality for real-time payment systems requiring 24/7 operation.
* Reduced defects in analysis and architecture by 80% by implementing automation in the design and documentation generation process, effectively addressing the most elusive and cost-intensive errors to rectify.
* Enhanced collaboration between implementation teams and R&D, leading to a 20% reduction in delivery costs and heightened quality of deliverables and customer satisfaction. The achievement was facilitated by the adoption of a resource contribution model grounded in Scaled Scrum principles and the utilisation of a modern version control system.

Business Analysis Practice Manager

Sydney, Australia

Dec 2011 - Aug 2018

I directed the Business Analysis practice, managing portfolio project execution from a BA perspective and fostering the growth of the BA team both locally and internationally. I established a collection of recyclable BA tools and a thorough governance structure for BA and overarching project artifacts. Serving as the primary point of contact for customer escalations concerning BA matters across regional projects, I also provided support for all sales and pre-sales endeavours from a functional and project delivery standpoint. At various points I acted as the Product Owner and separately as a Scrum Master for our real-time project implementation initiatives.

**Achievements:**

* Facilitated the organisation's swift expansion during the inception of real-time payments in the global markets and their strategic introduction in the Australian sector. I expanded the BA practice from a team of 3 to 40 analysts in under 24 months. This endeavour necessitated vigorous recruitment, transitioning operations offshore, staff training, and the establishment of standardised and governable project delivery protocols.
* Introduction of Agile ways of working with supporting tools.
* Introduction of foundations for Business Analysis work and documentation generation automation.

Business Analyst

Sydney, Australia

Sep 2007 - Dec 2011

Payments systems business analyst working on BECS DE, ISO8583 and AS2805 product builds and core OPF technical services for Australian and international banking customers.

**Achievements:**

* Project delivery while co-located at the customer’s site.

Education and Training Summary

* **Bachelor of Science, Electrical Engineering (Major in Electronics),** Faculty of Electrical Engineering, University of Sydney
* **Certified Business Analysis Professional (CBAP)** - IIBA
* **Certified Scrum Master (SCM)** - Scramology