

HARIN PATEL

Senior Business Analyst

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PROFESSIONAL SUMMARY

Senior Business Analyst with 7+ years of experience in financial services, healthcare, and telecom — consistently translating complex, regulation-heavy business requirements into sprint-ready deliverables that engineering teams execute without clarification loops. At Ally Financial, leading requirements engineering across digital banking and auto-finance platforms with zero first-review revision cycles. Proven track record: 25% reduction in requirement rework, 100% regulatory compliance, and zero critical post-production defects across all release cycles. Expert at bridging business strategy and engineering execution through precise BRDs, FRDs, and user stories.

CORE COMPETENCIES

Business Analysis	BRD/FRD Documentation, User Stories & Epics, Acceptance Criteria, Gap Analysis, Process Mapping
Agile Delivery	Backlog Management, Sprint Planning, Backlog Grooming, Release Coordination, Dependency Management
Compliance	HIPAA/HITECH, Financial Services Regulations, PHI Data Governance, Audit Trail Specifications
Tools & Platforms	Jira, Confluence, Power BI, Tableau, Miro, Figma, Microsoft Excel, PowerPoint
Technical Acumen	REST APIs, Data Mapping, Microservices Architecture, SaaS/Cloud Platforms, AI-Assisted BA Tools
Domain Expertise	Financial Services, Auto Finance, Digital Banking, Healthcare Claims, Telecom Systems

PROFESSIONAL EXPERIENCE

Senior Business Analyst | Ally Financial

Jan 2023 – Present

- Lead requirements engineering across Ally's digital auto-finance and online banking platforms — producing BRDs, FRDs, and 100+ user stories per quarter with zero first-review revision cycles, reducing requirement rework by 25% and eliminating ambiguity-driven sprint delays.
- Conduct current-state and future-state process mapping across financial workflows — identifying operational bottlenecks and delivering gap analysis documentation that directly shapes the product roadmap and engineering prioritization.
- Partner with Compliance, Risk, and Legal to embed financial services regulatory requirements into feature-level acceptance criteria — achieving 100% compliance adherence with zero findings across all delivered features.
- Build and maintain requirements traceability matrices mapping every business requirement to its corresponding user story, test case, and acceptance criterion — giving QA teams complete validation coverage and reducing defect escape rates.
- Lead UAT planning and execution across platform releases — authoring test scenarios mapped to documented requirements, coordinating business user validation sessions, and achieving zero critical post-production defects across all go-lives.
- Design and maintain Power BI dashboards tracking sprint velocity, defect escape rates, and release performance — replacing ad-hoc executive reporting with biweekly data-driven visibility that informs resourcing and roadmap decisions.

Business Analyst | Anthem

May 2019 – Dec 2022

- Gathered, analyzed, and documented business requirements for Anthem's claims adjudication, member eligibility verification, provider network management, and utilization management workflows — producing BRDs, FRDs, use cases, and functional specifications with zero first-review revision cycles, reducing requirement rework by 25%.
- Conducted end-to-end current-state process analysis across Anthem's claims processing and member portal workflows — identifying 7+ critical process gaps contributing to adjudication delays and member experience failures, and delivering future-state documentation that directly fed into sprint planning cycles.

- ❑ Embedded HIPAA and HITECH compliance requirements directly into feature-level acceptance criteria — defining PHI data handling rules, audit trail specifications, and access control requirements as mandatory validation gates tested in UAT before every production release, achieving 100% regulatory compliance with zero compliance findings.
- ❑ Authored 180+ user stories, epics, and acceptance criteria for Anthem's member portal, claims platform, and prior authorization workflow features — maintaining every backlog item in a sprint-ready state that reduced requirement rework cycles by 24% across quarterly release windows.
- ❑ Documented REST API integration requirements across Anthem's claims processing platform, member portal, and third-party health data integrations — delivering integration requirement packages that reduced API-related defects by 18% and prevented mid-sprint integration failures.
- ❑ Coordinated UAT across Anthem's claims and member portal releases — designing 90+ test scenarios mapped to documented business requirements, tracking defects to closure in Jira, and delivering go-live sign-offs with zero critical production defects attributable to requirements gaps.
- ❑ Partnered with Anthem's compliance, legal, and clinical operations teams to capture non-functional requirements — defining system response time thresholds, data retention rules, claims throughput SLAs, and audit logging standards validated against SLO targets post-deployment.

Business Analyst | Cigna (via Consulting)

Jul 2018 – May 2019

- ❑ Produced 120+ sprint-ready user stories and acceptance criteria for member portal, claims, and prior authorization features — reducing requirement rework by 24% and improving delivery predictability across quarterly releases.
- ❑ Embedded HIPAA and HITECH compliance requirements directly into feature-level acceptance criteria — defining PHI data handling rules, audit trail specs, and access controls, achieving 100% regulatory compliance with zero findings.
- ❑ Coordinated 80+ UAT test scenarios across claims processing and member portal releases — delivering zero critical production defects attributable to requirements gaps across all UAT cycles.
- ❑ Authored detailed functional specifications for EOB formatting, prior authorization flows, and member eligibility logic — precise enough that QA teams built test cases directly from requirements with zero functional clarification requests.

Business Analyst | Wipro, Bangalore, India

Dec 2014 – May 2017

- ❑ Facilitated discovery workshops and documented BRDs/FRDs for enterprise clients — improving requirement clarity and reducing change requests by 25% through precise functional specifications.
- ❑ Owned integration documentation and data mapping logic across REST APIs and middleware services — reducing integration-related defects by 18% and ensuring seamless cross-system communication.
- ❑ Coordinated UAT activities including test planning, defect tracking, and release validation — reducing post-deployment issues by 20% and improving overall release readiness.
- ❑ Translated complex business needs into structured process flows and solution designs — improving implementation accuracy by 22% and aligning delivery with customer expectations.

EDUCATION

Master of Science in Information System Technology (MS-IST)

2018 | Delaware, USA

Bachelor of Computer Application (BCA)

2012 | Gujarat University, India