

## PROFILE:

- **An accomplished subject matter expert, business analyst, or business analysis team lead in the area of credit/debit card processing, EMV, NFC, PCI DSS, fare card systems, mobile/online banking, and secure ecommerce**
- **Created, deployed, and maintained business and technical solutions for a range of payment processing centres, financial institutions, POS/ABM/ATM networks, card personalization systems, merchants, and community institutions**
- **A problem solver with both business and technical skills, able to work on own initiative and as a part of the team. A team leader, managing, developing and motivating teams to achieve their objectives. Committed to customers and dedicated to maintaining high quality standards**

## SKILLS SUMMARY:

- 16+ years of BA/BSA experience in VISA, MasterCard, Interac, and transit fare card issuing and acquiring: debit and credit cards, corporate cards, EFT, smart cards, card personalization, transaction switching, clearing, settlement, disputes, loyalty, mobile payments, POS, ATM, ABM, VAP, ISO8583, NFC, EMV, VSDC, MChip, Global Platform, Base I/II, VIS, Verified by Visa, and MasterCard SecureCode, Base 24, TSYS, and ESP-Link
- 16+ years of BA/BSA experience in security techniques, PIN, MAC, HSM, and key management, including PKI, DEA, and PCI DSS
- 12+ years of team lead, and hands-on experience in design, deployment, and maintenance of mission-critical 24/7 data processing systems, including performance, business continuity, and disaster recovery responsibilities
- 12+ years of team lead and software development/maintenance in operating environment of Unix, Linux, Windows, mainframes, RDBMS (MySQL, Oracle, Informix, IMS, DB2, Access), TSO, VM, MVS, VSAM, and CICS
- 12+ years of project/product management and systems integration in worldwide IT projects
- 12+ year hands-on experience in computer programming: J2EE, JSF, Java; C++; C; Pascal; Visual Basic; PL/1; JCL; Rexx; Cobol; Fortran; Assembler; RPG; JSP; HTML; XML; SQL; TCL; Perl; Java Script; Clipper; FoxPro
- Systems analysis and software design methodologies/standards/tools: Business Analysis Body of Knowledge (BABOK), UML, SDLC, SOA, QA, Operational Research, P4, Subversion, Clear Quest, Clear Case, Jira, Wiki, and RSM
- Office: MS Office, Visio, and MS Project software
- Master's degree in Computer Science
- Certified Business Analysis Professional (CBAP®).

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**WORK EXPERIENCE:****5/2011 – Current. Senior BA. JP Morgan Chase, Credit Card Services, Toronto, Canada**

- Plan business analysis and requirement communication processes, elicit requirements from stakeholders (*Business Analysis Body of Knowledge*)
- Document business needs, requirements, and internal business processes for online and in-person credit card acquisition (*Business Analysis Body of Knowledge, credit card issuing*)
- Create solution-level specifications for credit card products and services (*Visa, MasterCard interfaces, TSYS, loyalty*)
- Create interface and configuration specifications for TSYS and merchant/acquirers (*Visa, MasterCard interfaces, TSYS*)
- Identified several PCI DSS-related issues, proposed and implemented mitigation solutions (*PCI DSS*)

**8/2010 – 5/2011. Senior BA/BSA. Lifecycle Integrity Inc. Toronto, Canada**

- Planned Contactless PCI DSS. Visa/MasterCard/Interac, and EMV certification process and software development for a vendor of transit fare processing systems (identified capabilities gap and solution approach, proposed technical solutions)
- Developed a project plan and budget, for a brand protection web service implementation (Excel, MS Project)
- Developed, tested, and deployed a web server-side demo application for a brand protection system (*Java, J2EE, JSF, HTML, XML, SQL, MySQL, MyEclipse, Tomcat, Ubuntu Linux, Windows*)
- Created a technical solution and filed a patent claim for methods of fare collection at offline public transit terminals in open-loop card systems

**8/2008 – 8/2010. Senior BA (Technical Designer), Metrolinx (GO-Transit), Toronto, Canada**

- Developed project plans for Presto Card system deployment, testing, and field trials in GO-Transit business environment (*MS Project*)
- Designed test cases and QA plans for a municipal transit fare card project (*PRESTO technical specifications, RQM, MS Office, MS Project*)
- Analysed test results, identified gaps between business expectations and system behaviour.
- Provided requirements related to payment interfaces with MasterCard, Visa, AmEx, Interac. (*Card payment processing systems architecture and design*)
- Created business specification for integration of fare system terminal equipment with payment card acquiring terminals. Identified fraud and dispute-related issues. (*Visa and MasterCard regulations; PCI DSS, loyalty*).

**9/2007 – 5/2008 and 11/2004 – 4/2007. Business Analyst, Chordiant Software Inc., Toronto, Canada; NH, USA**

- Translated Visa and MasterCard dispute processing rules into technical specifications. Provided mapping MasterCard and Visa processing data to Chordiant's applications data model (*UML; Java; Visa and MasterCard regulations; EMV; card payment processing systems architecture and design, Base 24, TSYS*)
- Developed functional and software specifications (*MS Office, Clear Case, Clear Quest, Subversion, Jira, Wiki, Rational Software Modeller - RSM*).

#### **4/2007 – 8/2007. Business Analyst, Wireless Payment Services, Toronto, Canada**

- Provided Business Analysis and Business Consulting services in card payment industry domain area. (*Visa, MasterCard and Interac regulations; EMV, NFC, PCI DSS, card payment processing systems architecture and design, UML, MS Office*).

#### **5/2004 – 11/2004. Systems Analyst, Magstar Inc., Toronto, Canada**

- Developed, deployed, and maintained (24/7) software for POS and retailers. Installed and configured POS software at retailers' outlets, developed POS user's guide (*Linux, Unix, Windows, C, Java, TCL, RSA, SSH, P-Force, testing, Web architecture, EMV; Visa, MasterCard, and Interac regulations, Base 24, TSYS, loyalty*).

#### **12/2002 – 5/2004. Independent Consultant: Business Systems Analyst / Project Manager, Toronto, Canada**

- Assisted Precursor providing systems analysis, software development, quality assurance, and software maintenance for smart card-based Burlington Transit fare system (*smartcards, EFT, EMV, C, Pascal, Windows*)
- Assisted Stones Inc, designing the restaurant touch screen POS business and technical specifications (*Visa, MasterCard, Loyalty, MS Project, MS Office, Java*)
- Developed project requirements and managed projects for EMV Level 2 –compliant, and Finread – compliant card acceptance device application software implementation (*EMV, VSDC, MChip, CEPS, ISO8583, MS Office, MS Project*).

#### **10/2000 – 7/2002. Project Manager, SLMSoft Inc., Toronto, Canada**

- Prepared commercial proposals for financial institutions resulting in \$15,000,000 sales. These projects included: banking IT systems, magnetic stripe cards, smart cards, and secure e-commerce. Some banks comprised several hundred branches located throughout the country (*EMV, VSDC, MChip, CEPS, SET, ISO8583, Visa Open Platform, POS, retail, ATM, ABM, VAP, Thales HSM, PKI, DEA, Visa, MasterCard, and Interac security standards*)
- Analyzed customers' business needs; prepared project business specs; planned capacity, resources, performance, and hardware requirements, calculated project costs, that were \$1,500,000 – 15,000,000; prepared project plans and cost-benefit analysis (*MS Project, Word Excel, Visio, Windows NT/2000, Unix, Mainframes*)
- Integrated hardware and software; dealt with third party hardware/software vendors: IBM, BULL, NCR, Thales E-security, Diebold, Schlemberger, GemPlus, Ingenico, CISCO, VeriFone, Mist, Hypercom, Lipman) resulting in 35% project cost reduction (*Base 24, TSYS POS, ABM, smartcards, Base 24, TSYS, NDC+, APTRA, EMV, Unix, LAN, WAN*).

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**12/1993 – 10/2000, Project Manager, Team Lead, Petrocard Ltd., Canada-Russia**

- Assembled and directly managed a team of 15 business analysts and software developers in setting up an EFT processing centre (Canadian-Russian joint-venture), resulted in full deployment of the centre running the processing system for 3 banks. *(24/7 online processing, OOP, SDLC, EDI, Operating Research, Word, Excel, MS Project. Team lead, training, coaching)*
- Supervised and directly conducted processing system certifications in cooperation with VISA Intl. and Europay Intl. resulted in certification of the processing system for issuing and acquiring *(VISA, MasterCard, issuing/acquiring authorizations, clearing, settlement, loyalty, EMV, VIS, ISO 9564, 11568, 16609, PKI, DEA, Visa and MasterCard security standards)*
- Designed EFT processing architecture *(Base 24, TSYS, Unix, Windows 95/98, LAN, WAN, X.25, TCP/IP, Frame Relay. C++, SQL, Clipper, FoxPro, Visual Basic, OOP, SDLC, EDI)*
- Set up operating procedures. Was accountable for information security, risk assessment, disaster recovery, and business continuity, including security aspects of card operations, data storage, backup procedures, and physical security aspects, that resulted in 9 years of fraud absence and successful passing of Visa and MasterCard audit *(PKI, VPN, DES, RSA, PGP, Racal, Atala)*
- Developed and managed e-commerce project. Designed a smart card project for electronic benefit transfer and transportation fares processing made for Government of St. Petersburg, Russia *(EMV, SET, 3D, PKI, DES).*

**1993 and earlier**

Various BA/BSA team lead positions in software development, maintenance, and 24/7 hardware engineering support.

**ASSOCIATIONS:**

- Member of International Institute of Business Analysis
- Associate Member of Advanced Card Technology Association of Canada (ACT Canada)
- Member of Association of Professional Computer Consultants
- LinkedIn profile: <http://ca.linkedin.com/in/eugenelishak>

**DECIGNATIONS:**

- Certified Business Analysis Professional (CBAP®)

**EDUCATION:**

- **Business Analysis Body of Knowledge. CBAP Exam Preparation.** BA Mentor LLC, 2011
- **Psychology of Business Communication, Inter-Professional Communication.** Lorna Rodgers English Language Consulting Co, Toronto, 2004-Current
- **Self-Employment Benefit Program. 12 month programme,** Centennial College, Canadian Business Resource Centre, Toronto, 2003. Business development. Project Management
- **Business Communication. Seneca College, Toronto, 2002.** 3 month programme.
- **Mathematics for Engineers. St. Petersburg University, Russia.** 2 year programme
- **Computer Science.** Electronic-Engineering University, St. Petersburg, Russia. Master's Degree

**REFERENCES:** available upon request