Mei Lin Chow

Business Analyst | Business Systems Analyst

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PROFESSIONAL SUMMARY

Business analyst with six years in retail banking technology, leading requirements for lending, payments and regulatory change projects. Runs workshops with business, risk and IT, writes clear specifications and data mappings, and stays involved through testing and rollout. Comfortable in both agile and waterfall delivery.

PROFESSIONAL EXPERIENCE

Business Analyst

Feb 2023 — Present

Yonge Street Financial Group · Toronto, ON

- Led requirements for a digital mortgage renewal journey, running 15 workshops with lending, risk, legal and IT and delivering a signed-off specification in eight weeks.
- Produced data mappings between the origination system and the core banking platform for 140 fields, cutting defects found in integration testing compared with earlier releases.
- Analyzed regulatory changes to mortgage stress testing and translated them into system rules, delivered before the effective date with no audit findings.
- Introduced a requirements traceability matrix linking every requirement to test cases, now standard on the lending team's projects.

Business Systems Analyst

Jul 2020 — Jan 2023

Bay Street Payments Solutions · Toronto, ON

- Defined API requirements for merchant onboarding with three partner banks, documenting message formats, error handling and service levels.
- Mapped the manual chargeback process and proposed automation that reduced handling time per case from 25 to 10 minutes.
- Supported UAT and production verification for six releases, triaging defects with developers and business owners.

EDUCATION

BCom, Management Information Systems — Humber Valley University **2020**

SKILLS

Technical: Requirements workshops, Functional specifications, BPMN process modeling, Data mapping, SQL, Gap analysis, User acceptance testing, Jira and Confluence, Regulatory change analysis, API integration requirements, Stakeholder management, Power BI

Certifications: Certification of Capability in Business Analysis (CCBA)