



Nidhi Soni Louisville, KY ( Green Card Holder)

Results-driven Business Analyst with over 10 years of experience in the healthcare and Banking domain specializing in requirements gathering, JAD sessions, stakeholder engagement, and end-to-end project coordination. Adept at creating clear and thorough Business Requirements Documents (BRDs), Functional Requirements Documents (FRDs), Use Cases, User Stories, and Process Flows to ensure seamless communication between business and technical teams. Skilled in both Agile and Waterfall methodologies, with hands-on experience facilitating backlog grooming, sprint planning, stand-ups, and retrospectives. Strong knowledge of the Software Development Life Cycle (SDLC) and proven success in supporting UI/UX teams through wireframe and mockup development. Well-versed in HIPAA-compliant EDI transactions such as 837 P/I/D, 835, 276, 277, and 278. Deep understanding of Medicare and Medicaid regulations claims adjudication, reimbursement methodologies, MMIS, and enrollment processes. Familiar with federal and state healthcare policies such as HIPAA, HIX, EHR/EMR standards, and the Affordable Care Act (ACA). Knowledge of the Banking sector’s regulatory and compliance acts relating to the fraudulent practices like Bank Secrecy Act, Sarbanes Oxley Act (SOX), Basel 2 &3, CTR, KYC, AML. Documented functional specifications for multiple components for achieving the ability to send and receive currency or cash via various Electronic Funds Transfer System (EFT) such as CHIPS, SWIFT and ACH.

**SKILLS & EXPERTISE**

Agile Methodology	Conflict Resolution	Stakeholder Management
Communication	Azure Board	SQL
Jira	Azure DevOps	Power BI
MS SharePoint	Visio, Figma	MS 365

Certifications: PMP & CSM Certified

Professional Experience

01bytesoft, USA (Oct '22 onwards) Business Analyst Team Size:10+ Client: FirstMCO

Projects: 1. FAMES 2. Global Billing 3. ACS web 4. ACS Mobile

The aim of the project is to enhance the First MCO Auto Management Enterprise System (FAMES) to streamline New Jersey PIP Auto Claims processing, improving workflow efficiency, compliance, and data accuracy. The project focused on automating Decision Point Review (DPR), Pre-Certification (PreCert), and Utilization Review while integrating Medical Director Reviews and Independent Medical Examinations (IME).

- Managed Re-Platforming projects which involved design, integration, risk identification and mitigation
- Engaging teams and SMEs for project plans, priorities and risks
- Implemented Agile methodologies, increased productivity and faster project delivery cycles.
- Successfully handling project budgets & resource allocation and mitigated potential risks effectively
- Gathered and documented business requirements, translating them into technical specifications for system configurations
- Oversaw system implementation, ensuring alignment with business needs and compliance with Medicare and Medicaid regulations

Ratna Global Technologies, USA (Nov '21- Sep '22) Business Analyst Team Size:9+ technology solutions.

Clients: 1. Envela Corporation, 2.Teladvance and .Elemental

The company offers a comprehensive range of services, including software development, cloud solutions, IT consulting, cybersecurity, data analytics, and enterprise application management. The goal of this project was to develop a comprehensive, user-friendly website for Ratna Global Technologies to effectively showcase the company’s range of services, expertise, and successful projects. The website serves as a powerful digital marketing tool to increase online visibility, engage with potential clients, and provide a seamless experience for visitors seeking

- Gathered Business requirements. interacted with the users, Designers, and developers. Project Managers and SMEs to get a better understanding of the business processes.
- updated internal and external documentation, formally initiate and deliver requirements and documentation
- Defined new reports, performances benchmark and inhouse tools as required
- Lead and facilitated stakeholder requirement meetings
- Documented business requirements documents (BRDs) and System requirement specification (SRS)
- Used MS Visio to create flow diagrams ,Use case diagrams.
- Managed Requirement Traceability Matrix to ensure test cases are traceable to requirement specification.

- Actively facilitated the UAT process, testing guidelines, managed feedback, follow ups and resolved issues

PNC Bank, USA (Aug '20- Oct '21)

Business Analyst

Team Size: 10+

Served as a Business Analyst within PNC's Credit Card Division, driving operational improvements, data analysis, and process automation to enhance customer experience and compliance. Collaborated with cross-functional teams to optimize credit card processing, risk management, and reporting systems.

- Conducted detailed research and review to define requirements and understand the purpose for which the project was initiated, ensuring the solution meets the need.
- Prepared functional and non-functional requirements documentation acting as the liaison between the business and technology experts,
- Participated in teams discussions, and analysis activities to ensure deliverables are achieved on time.
- Assisted in maintaining a comprehensive library of baseline documentation and business rules for assigned areas and/or projects.
- Tracked progress of assigned tasks working with business and technical project team members.
- Actively monitored the change control process by reviewing the change requests and user stories related to that.
- Ensured all credit card products and services comply with legal regulations and industry standards
- Collaborated with IT teams to implement system upgrades, API integrations, and regulatory compliance enhancements.

HDFC Bank Ltd, India Aug '03 – Sep '07

Operation Business Analyst

Team Size: 20+

The project aims to streamline and optimize banking operations by leveraging data-driven insights, enhancing operational processes, and improving customer experience. As an Operations Business Analyst, my role was to involve and analysing the current processes, identifying inefficiencies, and recommending improvements to ensure the bank's operations run smoothly and efficiently while complying with regulatory standards.

- Conducted in-depth analysis of credit card transaction data, fraud detection systems, and customer payment behavior to improve risk mitigation strategies.
- Lead requirements gathering sessions with business stakeholders to enhance credit card processing workflows and payment authorization processes.
- Designed and execute UAT (User Acceptance Testing) for new credit card product features and payment system enhancements.
- Measured risk, false commitments and frauds occurred by Sales and its impact on business projections
- Monitored and analysed business performance metrics to identify areas for improvement.
- Implemented process improvements and cost-saving initiatives.
- Managed risk and identify potential operational risks.
- Ensured that the team provides excellent customer service to both internal and external customers.
- Resolved customer complaints and inquiries in a timely and professional manner
- Ensured that the team adheres to all applicable banking regulations and compliance standards.
- Conduct regular compliance reviews and audits.
- Stayed up to date on changes in banking regulations

Atari Institute of Insurance & Actuaries, India Apr 2001 – July 2003 Course Coordinator- Insurance

- Completed 100 hrs training for Insurance Regulatory and Development Authority, India
- Designed, developed, and updated insurance course curriculum, ensuring alignment with industry standards, academic requirements, and evolving trends in insurance.
- Provided academic support to students, including personalized guidance on coursework, assessments, and career development within the insurance industry.
- Managed course scheduling, enrollment, and assessment processes, maintaining smooth operations and effective communication between students, faculty, and administration.
- Fostered connections with industry professionals and organized guest lectures, networking events, and internship opportunities, bridging the gap between academic and the insurance sector.

Education:

- Masters in financial management, Distance learning program from the University of Pondicherry, India (2002-2003) completed one year
- Masters in mass communication - University of Lucknow, India (2000- 2002)
- Post Graduate Diploma in Public Relation and Advertising - University of Lucknow, India. 1999-2000)
- One-year Advance Diploma in Computer Application and Programming from the Institute of Computer Learning-Lucknow, India (1998-1999)

- Bachelors in science – University of Lucknow (1995-1998) LinkedIn: [www.linkedin.com/in/nidhi678](http://www.linkedin.com/in/nidhi678)