



Zahid Zubair Malik

"Prince2® Project Manager, Professional Scrum Master (PSM-I), ITIL®, T24 – Temenos Core Banking Expert, Block chain Researcher"

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Union National Bank, Abudhabi – UAE

Seeking a growth oriented, dynamic and challenging career in the implementation and management of Software Systems where I get a chance to groom my personality & polish my professional and technical skills.

Having twelve years experience of System Design & Implementation and managing multiple projects. Expert in project planning, enterprise system planning, technical analysis & development, Technical architecture, Source Code optimization, Business Analysis, problem solving, framing and communicating complex ideas.

Education

Msc. (Evening Program) with specialization in **GIS (Geographic Information System)** from University of The Punjab, Pakistan in 2009 with 3.20 CGPA

BCS (Hons) with specialization in **Software Programming** from **Government College University, Lahore - Pakistan** in 2006

Certifications

- Professional Scrum Master (**PSM-I**) certified – by Scrum.org – February 04, 2019.
- **PRINCE2** ® Practitioner Project Management Certification by AXELOS – 26 Jul 2018
Certificate Number: GR657018210ZM
- **PRINCE2** ® Foundation Project Management Certification by AXELOS – 16 Jul 2018
Certificate Number: GR656033426ZM
- Scrum Fundamental Certified (**SFC**) – by body for Scrum and Agile certifications– 11 Jul 2018.
Certificate ID / Number: 638382
- **ITIL**® - Foundation and Intermediate stage Certification by AXELOS
- **Blockchain for Business - An Introduction to Hyperledger Technologies (LFS171x)** certification offered by The LINUX Foundation effective from 17 Nov 2017
Certificate Link (Valid ID): [14bdbc9d0daa49e6b8acd0dbc29b542a](https://www.linuxfoundation.org/certification/certificate/14bdbc9d0daa49e6b8acd0dbc29b542a)
- Certificate of course **IBM Blockchain Foundation for Developers** – March 10, 2018
Certificate Link (Valid ID): <https://www.coursera.org/account/accomplishments/certificate/CMKLGJ32G4WU>

Professional Experience Highlights

- **Union National Bank, Abu Dhabi – UAE** (Sep 2017 – To Date)
Manager, IT Services

Joined Union National Bank as Manager, IT Services on the project implementation of Core Banking system Integrations, digitalization & implementation of Blockchain as KYC, Digital Payments business case POC.

- **Sharjah Islamic Bank, UAE** (May 2014 – Aug 2017)
Assistant Manager IT – T24 Core Banking System

Joined Sharjah Islamic Bank on the implementation of T24 Banking System (A product of Temenos). Sharjah Islamic Bank has the network of 28 branches across UAE.

- **Union National Bank, Abu Dhabi – UAE** (Dec 2012 – April 2014)
(Employed By: Arowana Consulting, Internet City – Dubai)
Consultant – T24 Core Banking System

Joined Union National Bank as **Consultant – T24** on the implementation of T24 Core Banking Solution. Union National Bank has a network of 120 + branches across UAE.

- **Allied Bank Limited, Lahore – Pakistan** (March 2009 – Dec 2012)
Software Engineer – T24 Core Banking System
(R.08 Release)

Worked on the Temenos T24 Software Banking implementation as Software Engineer – T24. The software development team's responsibility is to provide full technical and development support in the migration of 750+ online branches from the legacy software UniBank to the newly acquired T24.

- **Accountancy Outsourcing Services (Pvt) Ltd, Lahore – Pakistan**
(Software Engineer) (Oct 2006 – March 2009)

Served as a Software Engineer on implementation of multi Projects in .Net Framework (ASP.Net – SQL Server)

Professional Experience Highlights

- Started professional career as Software Engineer in 2006 and worked on .Net Framework – ASP.NET, C#.Net (C sharp) programming language with Back end Database – Sql Server 2005 & Oracle (10g & 11g versions).
- Hands on experience of software programming, design, programming, stored procedures, view, DML & DDL queries and reports design in crystal reports.
- Worked on three successful (end to end) T24 – Temenos Core Banking system implementations in Pakistan and UAE.
 - Allied Bank, Pakistan
 - Union National Bank, Abudhabi – UAE
 - Sharjah Islamic Bank, Sharjah - UAE
- Worked as technical developer, design consultant, business system analyst, architect and project manager during T24 – Temenos Core Banking system implementation projects.
- In-depth knowledge of SDLC and SCRUM – agile methodologies.
- Followed SDLC methodology during implementation projects and hold strong grip on each phase project.

- Followed SCRUM methodology / Framework for assignments completion with tight deadlines. Ensure the SPRINTS should be aligned and necessary teams, resources and stakeholders to achieve business value.
- Extensive understanding of Distributed Ledger Technology (DLT) and experience in block chain based systems and business use cases – Shared KYC, digital payments, remittances, supply chain, etc.
- Architectural experience of Hyperledger Fabric node setup and certified Block chain for business and hyperledger projects.

Project Management Experience:

- Manage T24 implementation timelines as per project roadmaps.
- Manage and tracking of artefact shipping in a technical environment
- Working with developers and design team on accomplishment of end user requirements.
- Planning of project complexities across multiple team.
- Identify critical risks and impacts to keep management informed.
- Prepare project tracking reports, planning and management of project resources
- Weekly reports to present Development Status to project steering Committee.
- Use best practices to measure, comprehend and optimize the success of products.
- Ensure the satisfaction of end user requirement.
- Analyse and use data to make informed product decision.
- Effective team work and collaboration with designers and business leaders to design and deliver large scale projects financial systems with involvement of multiple teams.

Business System Analysis and Design Experience:

- Involved in each phase of project by following project management process groups
 - Starting -> Initiation -> Project Staging -> Execution -> Monitoring & Controlling -> Closing
- Liaison with Business User in creation of TAABS, Business Requirement Documents (BRD) and Interface Requirements Documents (IRD).
- Prepare FSD (Functional Specification document) to finalize design of requirements.
- Coordination with Vendor to ensure that requirement incorporated and developed in line of business requirements.
- Analysis of requirements that require integration with third party through Middle Ware system.
- Analyze RFP / BRS (Business Requirement Specification) items and delta Items with Temenos Core Banking Consultants to determined the MAN Days.
- Business Scoping of user's requirement.
- Implement T24 – Temenos Core Banking System products parameter setup such as Account, Deposit, Loans, Security Management System (SMS), Teller, Funds Transfer and Cheque Management system product setup.
- In-depth knowledge of Software Development Lifecycle - Agile methodologies
- Apply Tools and Techniques to Monitor In-House Development to ensure delivery on time and to review requirements to provide solution as Alternate Generation technique.
- Oversee and coordination with Vendor (Temenos) Helpdesk on logged issues to ensure resolution of issues on time.
- Analysis of Test Design in scope of testing of Business Cases as mentioned in BRD's / or agreed in FSD's.

- Coordination with Testing Team in order to facilitate testing activities and resolve issues.
- Involved in Test Case designing of Performance Testing of System along with Vendor and Testing Team.
- Worked on VAT (Value added Tax) implementation – Business requirement understanding to implement and design VAT deduction functionality in Core Banking system.
- Analysis of Block chain technology to implement shared KYC business use case.
- Prepare and finalize basis for transaction commitment or finality.
- Prepare test cases and assist testing team to test flow of shared KYC use case.

Technical Analyst Experience:

- Technical Analysis of FSD & ISD (Functional / Interface Specification Document) in scope Bank's requirement.
- Mapping of Middle ware fields (along with Channels) with Web Service fields mentioned in ISD.
- Implementation of Clustered Architecture of T24 with support of Vendor (Temenos Technical product Team)
- Enterprise system planning – Cluster architecture, Integration of Core Banking system with Channels / Subsystems through Middle ware service.
- Conduct Technical Design review including In – House Development estimation as per Business Analysis of requirement and assessment of testing.
- Involved in low level design, coding and implementation of requirements as agreed with business during requirement gathering phase (BRD / FSD).
- Architecture design of Web Services in Core Banking System and expose WSDL / Web Service to Middle ware interface.
- Implement T24 Security Management System module to setup User profile, roles, workflow for transaction authorization matrix as per organizational hierarchy structure.
- Prepare Data migration strategies, staging areas, migration scripts and test case scenarios to test migrated data.
- Analysis of COB (Close of Business) in scope of optimization of Batches.
- Deployment of T24 Temenos technical patches (BCONS / DL), artifacts, updates and system releases.
- Implementation of Temenos provides fixes, corrections and arrangement of testing.
- Setup T24 Temenos environments (Development, SIT, UAT and production) – file system (UD), .war / .ear files on web server (WAS).
- Planning & creation of Disaster Recovery environment, online replication of T24 Core Banking application and Database.
- Documentation of Technical Design & Integration approach documents, system architecture including DR planning (Run Book / Check list), processes & policies for EOD operations and operational parameters setup as PCR's (Parameter change Request).
- Design process of managing of Local Source code, libraries on source control system
- Participate in plan for business simulation, parallel run plans of T24 system.
- Administration and technical design & development of Core Banking System requirements in Temenos T24 Core Banking platform (programming language: INFO BASIC, Java Script)
- Working on Integration project of T24 Core Banking system with Identity Access Management (IAM) sail point system to automate function of Access Management for T24 Core Banking System.

Release Management Process:

- Implement Release Management process for deployment of BCONS / JARs on Application Server, and WAR / TAFJEAR deployment over WAS (Web Application Server).
- Release Management Strategy for Bank's development to deploy on Temenos Development Area to be synchronize.

Block chain (Distributed Ledger Technology):

- In-depth knowledge of crypto currency, mining and transaction resolve algorithm.
- Deep understanding of Blockchain – Distributed Ledger technology.
- Setup Hyperledger Fabric 1.0 as part of POC and smart contracts design and development in GO language and Hyperledger composer platform.
- Analysis of protocols - POW (Proof of Work), POET- (Proof of elapsed Time), POS – (Proof of stake), SBFT (Simplified **Byzantine Fault Tolerance**), BFT, Kafka
- Understanding of Cryptography algorithm - encryption (SH256) / decryption process based on private and public keys.
- Understanding of Cryptocurrencies – Bitcoin, Ether (ETH), LTC, etc.
- Understanding of Block Chain technology how it works.
 - Distributed & Digital ledger or database.
 - Decentralize Network works on Peer to peer basis in trustable way.
 - No single point of failure
 - Protocols – POW (Proof of Work), POET- (Proof of elapsed Time), POS – (Proof of stake), SBFT (Simplified **Byzantine Fault Tolerance**), BFT, Kafka
- Understanding and In-depth knowledge of Hyperledger Technologies (*Frame works & Modules*)
(Certification - Blockchain for Business - An Introduction to Hyperledger Technologies)
 - Frame works: Fabric, IROHA, Sawtooth, Indy, Burrow
 - Modules: Cello, Explorer, Composer
 - In-depth knowledge of Fabric V 1.0 architecture including Transaction endorsement, ordering service, validation, chaincode (smart contracts), MSP (Membership service provider) and protocol (Kafka)
 - Setting up Fabric 1.0 application / environment and Chain Code (Smart Contract) development in GO language
 - Setup of Virtual Box and creating Virtual Machine with Linux distribution
 - **Setup of cURL, Docker (composer), Node.js and npm package manager.**
 - **GO language for development of Chain code (smart contracts).**
- Understanding of **Ethereum block chain** concepts like:
 - EVM (Ethereum virtual machine)
 - Smart Contracts Development - Solidity Programming language – Ganache CLI, Truffle Development Framework, Remix, Mist, Geth

Software Development / Customization Experience:

.Net Frame work Development Experience:

- Front end web forms development in ASP.Net
- In-depth knowledge and hands-on experience of object oriented programming in c#.Net (c-sharp) language.

- Prepare three tier logical architecture in c#.net programming language
- Reports development in crystal reports tool.
- Backend database – Oracle and SQL Server 2008

T24 – Core Banking Development Experience:

- T24 – Temenos Core Banking system development in Info basic programming language.
- T24 Temenos Core Banking - Local Development of Vouchers & Deal Slips, transaction receipts along with Integration with EFS Printing system
- Development of T24 Web Services to integrate with channels and Sub Systems.
- Calling of Middleware exposed web services through T24 CALLJ API and by using Interaction framework and posting of financial transactions by T24 OFS module.
- Expose T24 Web services through T24 Integration Framework and middleware objects mapping.
 - **T24 Customization:**
 - Design of versions & enquiries (web service) exposed to subsystems.
 - Posting of transactions through OFS api of T24.
 - Setup of charges and commissions in T24 Core tables.
- Development of T24 enquiries, composite enquiries, context enquiries, versions, routines in infobasic, Batches, etc. based on business requirement
- Local Development of T24 Business functionality
 - Account maintainace charges
 - Calculation of Usable Balance by taking care of Limits, Cash Pool Balance, Locked / Hold amount.
 - Local development / customization of Limit overrides on top of Core Limit overrides to enforce authorization by local Override class.
 - Local development / customization of T24 MIS reporting of financial transactions.
 - Local development / customization of online multithreaded services for auto loan instalment recovery.
 - End of Day service for execution of STO by taking care loan instalments, locked / hold amount and customer limits.
- Validation on all financial transactions (FT, TT, MDC, MM, LD, etc.) if margin account debited. Validation check implemented in EB.GC.CONSTRAINTS Hookup routine to check margin account if debited.
- Web service development for show Account Balances to Internet / Mobile Banking interface.
- Development of T24 cob reports for archiving purpose
- Development of End of Day advices through T24 multithreaded services and integration with EFS Laser Net Printing System for printing, auto email and auto Fax to customers.
 - Safe Deposit Locker reminder
 - Auto Rollover Deposit Confirmation Advice
 - Dormant Letter to Customer
- Development of Bank Contracts (Islamic) through T24 Enquiry (Single / Nofile) and integration with EFS Printing system.
 - Account to Account transfer Receipts
 - Term Deposit Certificates

- LC advices for printing in specific format.
- Development of Bank Vouchers through T24 Enquiries, Context Enquiries (before committing of transaction) and integration with EFS LaserNet system for online printing.
 - Cash Deposit / Withdrawal slips
 - Term Deposit Form
 - Account opening Form
- Design T24 COB service for auto rollover of term deposit (MM).

Implementation of ITIL Framework:

- Prepare SOP's including RACI matrix for Service Desk, Access Management, change management and Parameter / configuration Team.
- Prepare working instructions document for Service Desk, Access Management and Parameter / configuration Teams based on designed SOP.
- Implement knowledge database to store solutions, workarounds of issues to make use in resolving future issues promptly.
- Implement configuration database to store operational parameters and keep up-to date.
- Implement benchmarks to identify requirement can be achievable through parameter & configuration or treat as Change Request.
- Ability to coordinate with technical and non technical audiences.
- Developed and documented various ITIL standards
- Build relationship with Business Stake holders, Audit – (Internal & External), CIO's / CTO's, Technology support teams on reporting and follow-up on Change request and incident resolution.
- Prepare OLA's and underpinning contracts with customers / vendors to ensure service availability.

T24 – Temenos Core Banking Functional Modules:

- Operations, Treasury, Islamic Banking, Trade
- Customer, Account, Funds Transfer, Teller, Security Master, LD.LOANS.AND.DEPOSITS, Forex, ISB.ASSET.REGISTER, IS.H.CONTRACTS, Transaction Types, FT.TXN.TYPE.CONDITION, BALANCE.REQUIREMENT, LD.TXN.TYPE.CONDITION, LD.INSTALL.CONDS, LIMIT, ACI, GCI, ADI, GDI, Account Gen Condition, etc.

T24 - Technical Development Experience:

- Development of Routines (Input, Validation, Conversion, Build, multithreaded service) No-file Routines, Template Programming, OFS Module, Data Upload Utility (DM Tool), T24 Web Service (TWS), Process Workflows, TAFJ and TAFC setup
- Development of Enquiry, Fast Path Enquiries, Versions, Composite Screens, Deal Slips, Drill down Enquiries in T24 environment.
- Deep Knowledge of T24 technical architecture like Message Queuing Server, TCServer, Web Server, Multi Application Server, Database Server
- Understanding of Multithreaded Routines, T24 COB build and operation
- Managing the Creation of BCONs/Patches & Release of BCONs/Patches for Testing & Live Environments like **SIT (System Integration Testing)**, **MIG (Migration)**.

Technology Stack:

- **DataBase:** Oracle, SQL Server – Stored procedures, views, cursor, DB normalization, DML & DDL commands
- **Frameworks & Programming:** Hyperledger projects (Fabric 1.0) / Framework, Understanding of Hyperledger composer, Ethereum blockchain, smart contracts, Solidity programming

language, Ganache – CLI, Truffle Development Framework, Mist, Remix, .Net Framework, ASP.Net, programming in C#.net, Javascripting, Info basic, Object oriented programming concepts (OOP), Crystal Reports.

- **System Implementations:** T24 (A product of Temenos) Core Banking System, API design to call Java functions, Web service design (XSD – SOAP call)
- **Enterprise IT & Business Analysis:** Workflows, FSD (Functional Specification Design), TSD (Technical Specification Design), Data migration techniques, Test Cases design (Black box / white box testing), Enterprise system design – Integration approach documents preparation, Disaster recovery setup
- **ITIL Framework:** Service Operation, Change Management, Service Configuration Management, Release & Service Transition, Access Management, Service Strategy, Continual Service Improvement

INTEREST & JOINING

- Enthusiastic about distributed ledger technology like Blockchain and Hashgraph's.
- Expert in implementation of ITIL framework, processes and SCRUM methodology.
- Attending informative seminars of IT & deep research on IT products.
- Reading News papers, Magazines & NET Browsing up to utmost interest.
- Member of Old Ravian Union (G.C University), GCU, Lahore.
- Actively Participated & arrange different occasion like union functions, seminars, etc

PERSONAL DETAILS

Date of Birth: 15th Dec, 1984

Languages Known: English and Urdu

Present Address: Al-Muroor, Abudhabi - UAE