

PROFILE

- Fellow Chartered Accountant (FCA) and hands-on financial data specialist with 30 years' experience in core banking, lending, trade finance and loan servicing.
- Specialises in bridging complex accounting logic with database-level execution—writing production-grade SQL, Python data-wrangling scripts, and custom tooling in VS Code to automate reconciliations, investigate raw data discrepancies, and execute source-to-target migrations.
- Combines senior financial acumen to interpret what the data must mean with technical depth to enforce data integrity across legacy systems and modern database architectures.
- Requirements analysis, stakeholder engagement and project delivery are supporting strengths that help get the data work right and carry it through to completion.

EXPERIENCE

Business Analyst - Financial Data & Systems · Specialist lending / loan servicing firm, Dublin (daily-rate contract)

2023 – 2026

- Delivered hands-on SQL Server data reconciliation, reporting, data interrogation and resolution of complex data issues within an in-house lending system-of-record built on C#, Angular and SQL Server.
- Designed and built a fuzzy-matching data interrogation and reporting solution across multiple sources, enabling accurate institutional postage-cost charge-back and recovering approximately €60,000 per month.
- Defined source-to-target data structures, migration logic and validation requirements for financial and operational change.
- Project-managed approximately 20 institutional mortgage loan pool transfers and securitisations, coordinating the data, lending-platform and cross-departmental changes required for each transaction.
- Conducted data-led incident investigation and root-cause analysis for Central Bank reportable errors and breaches—interrogating source and system data to establish scope, identify affected accounts and transactions, quantify impact, support incident reporting, and inform remediation.
- Supported SEPA payment operations, including investigation of pain.008 XML upload files.
- Built and iterated practical data tools to speed analysis, validate results, automate manual work and resolve implementation issues.
- Worked directly with business stakeholders and developers when requirements clarification, root-cause analysis or delivery coordination was needed.
- Contributed use cases to a company-wide AI initiative focused on data and financial-operations tooling.

Career Break

2020 – 2023

Career break during 2020–2023, with technical currency maintained through personal software and data projects. Gained knowledge and experience in HTML, CSS, JavaScript, Vue.js, Django, Git.

Product Consultant · Kindle Banking Systems → Misys → Finastra

2003 – 2020

- Senior techno-functional role: analysis, design, and implementation of core banking software for banks internationally
- Developed bespoke data applications — migration, reconciliation, and parameter/configuration reporting — that improved implementation accuracy and go-live timelines
- Delivered core banking (Bankmaster/BM+, later Fusion Essence) implementations across Sub-Saharan Africa, offshore and Gulf financial centres, Western and Eastern Europe, and Asia, including a Bankmaster/BM+ engagement for a specialist/private bank in Dublin (c. 2007)
- 2017 – 2020: extended into Finastra Trade Finance (Fusion Trade Innovation) implementations, London and Paris

Implementation Consultant · Kindle Banking Systems → Misys

1998 – 2003

- Implementation of core banking products for multinational banks, with a strong focus on branch roll-outs across Africa
- Built broad banking-domain knowledge and implementation process expertise: parameter builds, technical configuration, testing, data migration, go-live support
- Delivered UAT planning/execution and training to bank implementation staff as part of branch roll-out programmes

Software Testing · Kindle Banking Systems

1997 – 1998

- Banking software testing within a Dublin-based test factory for a multinational bank's emerging-markets programme
- Gained foundational knowledge of core banking software and banking business processes

KEY ACHIEVEMENTS

Institutional mortgage loan pool transfer project management

Approx. 20 pool transfers over 2 years; pool sizes under 100 to several thousand loans

Project-managed approximately 20 institutional loan pool transfers and securitisations over two years, spanning portfolios from under 100 to several thousand loans. Coordinated lending-system changes and cross-departmental delivery from planning through completion.

Fuzzy-matching data interrogation — postage cost charge-back

Approximately €60,000/month in recovered savings

Built a fuzzy-matching data interrogation and reporting system across multiple sources, enabling accurate postage-cost charge-back to institutional clients. Delivered approximately €60,000 per month in recovered savings.

Practical data tooling — career-wide pattern

Repeated delivery of fit-for-purpose tools

Built and iterated spreadsheet macros, scripts and data tools alongside stakeholders to automate manual work, support implementations and connect disparate subsystems. A consistent pattern throughout my career, built rapidly alongside stakeholders and refined until fit for purpose.

Fusion Trade Innovation parameter reporting

At least a 20% reduction in time-to-implementation

Designed a structured reporting tool for Fusion Trade Innovation, a highly parameterised trade-finance platform. It enabled implementation teams to analyse tens of thousands of configuration points more quickly and systematically than through raw system review.

Bespoke Migration apps

Migrated tens of thousands of bank customers

Designed and built bespoke migration applications for country-wide core-banking branch rollouts, moving tens of thousands of bank customers with improved accuracy and speed compared with manual migration methods.

CORE COMPETENCIES

Financial Data Migration, Validation & Reconciliation

- Source-system interrogation and data profiling
- Legacy-data extraction and source-to-target mapping
- Transformation rules, cleansing and data-quality investigation
- Data validation, exception analysis and remediation
- Record counts, control totals and financial balancing
- Source-to-target and product-level reconciliation
- Migration rehearsals, cutover and go-live validation
- Post-migration financial and product reconciliation reporting
- Hands-on SQL querying for rapid diagnosis and resolution

SQL, Scripting & Data Tooling

- SQL Server and T-SQL querying, extraction and analysis
- Python, VBA/macros and MS Access tooling
- Fuzzy matching and multi-source data interrogation
- Exception reporting and reconciliation scripts
- XML, JSON and file-based data interfaces
- Practical automation to reduce manual processing and connect disparate systems

Technical Toolkit

Current hands-on: SQL Server, T-SQL, Python, VBA / Macros, MS Access, XML, JSON, VS Code, Git.

Additional experience: MySQL, Oracle, DB2, SQLite, SQL / PL-SQL, Java, Perl, HTML, CSS, JavaScript, Vue.js, Node.js, Django, ODBC, JDBC, YAML.

Delivery & collaboration: Jira, Confluence, Azure DevOps, SharePoint and Agile delivery.

Financial Systems Platforms

- Finastra core banking: Bankmaster / Branchpower → BM+ → Fusion Essence (full platform lineage, Kindle → Misys → Finastra)
- Finastra Trade Finance (Fusion Trade Innovation)
- Bespoke in-house lending system-of-record (C#/Angular application layer, SQL Server database)

Business & Requirements Analysis

- Requirements gathering and elicitation across business and technical stakeholders
- Preparation of Business Requirements Documents (BRDs)
- Incident analysis and Root Cause Analysis (RCA)
- Agile delivery methodology
- Trusted 'go-to' problem-solver for senior management and other departments
- Training delivery to bank implementation staff

Project Management

- End-to-end project management of institutional mortgage loan pool transfers (purchase/sale of loan pools between institutional clients)
- Identification and supervision of corresponding system changes required on the in-house lending platform
- Cross-departmental coordination and governance, including running recurring stakeholder calls to track task completion across departments

QUALIFICATIONS & CERTIFICATIONS

Fellow, Chartered Accountants Ireland (FCA)

Fellow of Chartered Accountants Ireland — qualified 1996, current.

Misys Certified — Bankmaster

Finastra Certified — Fusion Essence

Finastra Certified Implementer — Trade Finance (Fusion Trade Functional)

INTERNATIONAL DELIVERY

Delivery of banking technology solutions in 24 countries across the following regions:

Sub-Saharan Africa

Offshore & Gulf Financial Centres

Western Europe

Eastern Europe

Asia