

Position Title:

Business Analytics

Key responsibilities:

- Aligning with the role of R&DM division, “Strategic Project” team has been set up to execute the initiatives to (1) equip R&DM team members with the right tools, e.g. analytics tool, data, infrastructure, and (2) support the enabling of analytics to the users within Group Retail segment.
- The Bank has embarked on an initiative to implement the Decision Management Solution (“DMS”), completed the roll-out for Singapore.
- The DMS team act as a bridge between users (both Group Retail users and R&DM team members) and IT team, and be a first line of contact for the DMS users.
- The DMS team has regional responsibility – as a main anchor point of the DMS solution for the region (Singapore and across UOB’s overseas subsidiaries in Malaysia, Thailand, Indonesia and Vietnam). DMS team members are expected to work closely with the in country teams
- The role is based in Vietnam for UOB Vietnam DMS team, and will report to the UOBV R&DM
- Team Head. He /She will have dual reporting to Group DMS team lead, who in turn reports to the Head of R&DM Strategic Projects & Analytics Support.
- This role will be part of the DMS Project & BAU team, leading or participating for assigned
- Decision Rules Enhancement or implementation projects for new scorecards/policy modules and country roll-out.
- In Project mode, this role is key project team member for the UOBV Policy & Credit Rating Project for Mortgage and Auto Loan.
- This project’s key delivery is to automate the rules and interfaces setup with Loan origination system for Credit Policy, the Credit rating tool and required Credit bureau data.
- He /She plays the key roles of Business Analyst as follows:
 - Drive DMS requirements workshop to map the functionalities and rules required
 - Prepare and deliver Functional and Strategy Rules Specification
 - Develop Script and Rules configuration for module assigned for the project deployment
 - Conduct Unit Test and provide SIT/UAT test support for the DMS rules integration with Loan Origination System.
 - Engage key stakeholders like Credit Approvers, Credit Policy Team and IT technical teams for project delivery over System Development project phases
- In BAU mode, main areas that this role needs to play include followings.
 - Rules Deployment: Responsible for the execution of rules deployment (from analysis of Change Requests or New DMS Rules Projects, execute changes (configuration), test planning and test execution). This includes impact analysis and rules design for the delivery of rules enhancement and new projects.
 - DMS key coverage includes Credit Origination for scorecards & credit policy rules and Customer/ Portfolio Management Strategies & scorecards. Support Rules Configuration for Country DMS roll-out: The DMS team also participates in subsequent country DMS project roll-out for assigned Rules/ Strategy Configuration.
 - Support the DMS Team Lead to facilitate a ‘DMS change prioritization forum’. As the solution is meant to support various types of rules (e.g. business rules, credit / overlay rules, and

scorecard rules), there will be multiple stakeholders, with different requirements and urgency. The DMS team will facilitate the deliberation amongst stakeholders. The DMS team member needs to proactively perform analysis on the requests, present findings and recommendation to the DMS team lead, and also to support the team lead in facilitating the prioritization forum (e.g. co-ordinate with the stakeholders and prepare discussion materials).

- Support the DMS team lead in the Solution Governor role: The DMS team also acts as a 'governor' of the DMS solution – handling administrative aspect (e.g. set up and manage solution governance framework) and enhancements to the solution (e.g. change to the data platform, version upgrade).

Key requirements:

- Undergraduate degree in a relevant program.
- Experience in Decision Management Engine (e.g. Experian NBSM, Blaze, Triad, and Probe) is a strong advantage. Hands-on with Experian solution will be a plus.
- Experience with IT systems and implementation projects
- An appreciation of the System Development Life Cycle and project management methodologies
- Able to assess upstream and downstream impact from changes
- Strong in business requirements analysis to perform user requirements gathering, business needs & impact analysis and business process mapping
- Strong analytical skills
- 4+ to 6+ years' related experience in retail credit portfolio / policies management.
- Consulting and risk vendor experiences will also be considered
- Good interpersonal, written and verbal communication skills. Able to interact effectively with a diverse group of people, e.g. business users, technical people and vendor
- Good understanding of Experian Solution or Decision Rule Solution and business rationale in Credit Risk industry domain knowledge to conduct business requirements and functional mapping.
- Independent contributor with minimal supervision.
- Proficiency in tools such as SQL, Relational Database and experience in Credit Decision Analytical Data Management will be an added advantage
- Experience in Java or Business Rules Engine code development will be a plus
- Project management e.g. planning, progress tracking and reporting, risk / issues log management, will be an added advantage