Nwabuwa N. Daniel

Data Analyst|Payment Operations Specialist

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in https://www.linkedin.com/in/nduka-nwabuwa-39131875

🐙 https://github.com/NdukaNwabuwa/Nduka-Nwabuwa-Projects

Profile

A Data Analyst/Payment Operations Specialist with industry experience in data analytics, payment processing and settlement system, operational analysis, statement reconciliation, business strategy, product enhancement, etc. known for accuracy in pinpointing payment errors, issue resolution resulting in improved TAT and operations performance seeking a challenging position in a reputable organization where my knowledge and expertise can be enhanced for future career growth.

Education

M.sc Data Science, *Rome Business School*
10/2022 – 10/2023 | Lagos, Nigeria

B.sc Mathematics, *Imo State University*
11/2010 – 11/2014 | Owerri, Nigeria

Professional Experience

Payment Operations Specialist, *Nigeria Inter-Bank Settlement System (NIBSS)* ↗
04/2017 – 07/2023 | Lagos, Nigeria
Partnerships Management:
- Facilitate daily payment, settlements, reconciliation, billing, revenue assurance, analyze potential issues, collaborate with internal and external stakeholders to resolve.

Languages

English	● ● ● ● ●

Certificates

- Google Analytics Individual Qualification ↗
- Business Leadership Development

Technical/Soft Skills

Python, SQL, Power BI/Tableau,
MS office (Excel, Word, Outlook, Power Point),
Statistics/R, Matplotlib,
Business Development, Project Management,
Creativity, Team Building, Leadership,
Decision-making, Problem-solving

Projects

NIBSSPAY+ Version 2 Project
Bulk Payment Solution for Payment Service Solution Providers (PSSPs) at NIBSS

Problem: The NIBSSPAY+ version 1 portal had reached end of life and required an upgrade to version 2 to improve bulk payment features for Payment Service Solution Providers (PSSPs) and inclusion of OFIs and MFBs payment channel.

Central Mandate Management System (CMMS) Project
Upgrade of Direct Debit Platform for Deposit Money Banks (DMBs) and Credit Providers from v1 to v2 at NIBSS

Problem: NIBSS Direct Debit offers an automated debit of bank account(s) for the fulfilment of the contract (mandate) between credit providers and subscribers. Version 1 of the application was poorly designed, user interface not user friendly, and does not have a trackable approval workflow. The calendar system for mandate activation was also inefficient resulting in failed debits on due dates. Customer satisfaction was at the lowest.

Automated Bulk Clearing (ABC BANKS) Project
Near-Instant Payment Gateway for Automated Clearing House (ACH) Operations at NIBSS

- Working with 3rd party payment processors and clients to capture additional information required to resolve payment issues.

Retail Clients:
- Deliver in-depth payments analytics to our retail clients including online presentations.
- Develop in depth knowledge of NIBSS data sources, fraud and payment systems, and processes to gain insights and contribute to the payments strategy.

Business Owner:
- Build relationships and work closely with NIBSS Engineering, Product, Operations and Analytics teams.
- Working with all stakeholders (developers, certification, product, etc) in testing new payment product features and documenting findings for further evaluation.
- Documenting and updating SOPs related to payments, settlements, reconciliation and client on-boarding, etc.
- Propose innovative ideas to enhance performance and processes of payment products and applications.
- Share payments knowledge across the company and beyond.

Performance:
- Daily monitoring of transactions performance via ERP gateway, Grafana, etc.
- Develop dashboards to optimize performance monitoring to alert/inform stakeholders of events and issues.
- Identify, triage, and mitigate issues identified through monitoring.
- Use Data Analytics to generate payment reports to investigate, inform clients & internal stakeholders.
- Use Data Analytics to identify business improvement opportunities, optimize business performance, solve complex problems and improve ROI.
- Ensure cost and performance metrics deliver insights that enable the team to make better strategic and operational decisions.

Client Support:
- Providing support to the customer service operations team with client issues escalated on the fresh desk portal in relation to products, payments, settlements, client on-boarding, etc.

Problem: Transaction Processing, Reconciliation and Report Generation was manual and cumbersome because the Electronic Cheque Presentment and Image Exchange (ECPIX) system being used was bulky, outdated and severely prone to errors. Clients lost confidence in NIBSS EFT and the report of incessant transaction breaches got to the APEX bank in the country which prompted the creation of new clearing house rules and NIBSS was mandated to enhance interoperability of clearing systems to the benefit of all participants of the clearing house.

Organizations

Sustainable Development Goals (SDG) CDS Group, *President at National Youth Service Corps (NYSC), Akwaibom, Nigeria*
10/2015 – 10/2016 | Eket, Nigeria

References

Prof. T.C Chineke, *Lecturer*,
Imo State University, Owerri
chidiezie.chineke@imsu.edu.ng,
+2348037229905

Vitalis Udorji (Esq), *Lawyer*,
Udorji, Obutte & Co
vitalins@yahoo.com, +2348037756051

- Proactively identifying trend patterns in relation to payment issues; seeing where process improvement/automation can be done on processes, tools or products to achieve customers' satisfaction.

Data Science Intern, *10 Alytics* ⊡
07/2022 – 09/2022 | Lagos, Nigeria
- Equipped with statistics for Data Science to carry out Exploratory Data Analysis.
- Carried out predictive analytics, GDP forecast for Nigeria using Excel and evaluated the best forecasting approach based on percentage accuracy.
- Imported data into Power BI to create dashboards.
- Build data driven reports, store procedures, query optimization using SQL and PL/SQL knowledge.
- Using machine learning and other data mining techniques to get insights from massive datasets, such as identifying fraud rings.

Data Entry Analyst, *Asset & Resource Management (ARM) Investment Managers* ⊡
02/2017 – 04/2017 | Lagos, Nigeria
- Filtering data before uploading on the database system.
- Collected & verified data for relevancy with clients' requirements.
- Evaluating the collection, transformation and uploading system of business data.
- Reviewing & maintaining integrity of database and updating sourced data.
- Ensured data quality is genuine and relevant to the project.