**Ephrem Asnake Kidane Sr.**

**Sr. Business system Analyst**

**Professional Summary**

Total 9+ years of experience as a **certified Business Analyst** and a **certified Scrum Master** with proven capability of working in different Software development lifecycle (SDLC) methodologies like **Waterfall and Agile (SAFe, Scrum)** with deep understanding in various domains such as **Banking and Logistics.** Possess incredible work ethics coupled with excellent communication, written and interpersonal skills describing a committed team player, stepping up to lead the team.

* Expertise in Business System Analysis, Data Analysis, Software Design, Development, and Implementation of business applications with knowledge of Software Development Life Cycle methodologies as Waterfall, Agile(Scrum, SAFe.
* Proficient in leading Requirements Gathering process via different elicitation techniques such as document analysis, Joint Application Development (JAD), one on one interviews, reverse engineering, prototyping, focus groups workshops and Joint Requirement Planning (JRP)
* Business analysis experience in conducting Impact analysis for change requests and conflicting stakeholder requirements, GAP analysis for assessing business differences and Root cause analysis for finding core issue of defects.
* Conducted due diligence for Change Requests and implemented the change requests effectively by following change management protocols designed by Change Control Board (CCB)
* Proficient in writing SQL queries for testing and data validation.
* Good knowledge of the Loan IQ vendor loan agency and trading platform 4.
* Extensive experience in creating meticulous artifacts like Business Requirements Documents (BRD), Software Requirement Specifications (SRS), as well as creating Requirements Traceability Matrix (RTM) and Use Cases.
* Developed UML diagrams such as Use Case Diagram, Data Flow diagram, ER Diagrams, Sequence and Activity Flow Diagrams as well as BPMN diagrams (Business Process Model and Notation) using MS Visio which enabled business and developers to understand the system.
* Exposed to Bond and Capital Market implementations and concepts, OTC derivatives, Foreign exchange back-office operations, Sarbanes Oxley (SOX) compliance, Dodd Frank, GFE, TIL and other Regulatory Compliance.
* Involved in the SAFe ceremonies such as, PMC, PO Sync and played a key role in Program Increment (PI) Planning, Architectural Review and Scrum of Scrum (SOS) ensuring the cadence is maintained across the whole Agile Release Train.
* Developed and implemented data governance frameworks to ensure data quality, consistency, and security, leading to more reliable reporting and decision-making.
* Conducted in-depth data analysis to identify trends, uncover insights, and drive data-driven decision-making, contributing to improved business outcomes and strategic planning.
* Engaged in all scrum ceremonies such as Backlog Grooming, Sprint Planning, Daily Scrum, Sprint Review, and Sprint Retrospective with off-shore team and on-shore team and maintained project plans and schedules
* Assisted the product owner refine the product backlog by writing technical user stories based on the INVEST Criteria, prioritizing user stories based on the MoSCoW Technique, and tearing down user stories based on the SPIDR criteria.
* Working knowledge of databases such as Oracle and MS SQL Server for Data Processing, Data Mapping, Data Modeling, Extraction, Transformation, and Loading (ETL), Data Standardization, Cleansing, Scrubbing, Deduplication, and Normalization and Data Visualization and reporting applications such as Tableau and Power BI.
* Facilitated end-to-end Web Service testing on SOAP & REST API via Swagger & POSTMAN and API Documentation.
* Comprehensive knowledge of web services related concepts such as XML, JSON, JWT, WSDL, HTML, AJAX, SOA, API, SOAP and RESTful Web Services as well as experience in working with SOA architecture and Micro-Service architecture.
* Accomplished Business Analyst with specialized expertise in Securities Backed Lending (SBL) and Margin Lending, adept at facilitating effective collaboration between financial teams and technology experts.
* Good experience in Relational Database Management System including performing complex SQL queries for mapping of various system applications.
* Used Python with working knowledge of ML & Statistical libraries (e.g. Scikit-learn, Pandas).
* Sound knowledge and understanding of methodologies such as TDD for code testing, BDD for behavior-oriented functionality testing and ATDD for user-oriented testing for their application
* Highly involved in SDLC and STLC by conducting efficient code reviews, facilitate various testing by performing planning and development of Test Plans, Test Cases and Test Scenarios to meet product’s business requirements.
* Actively assisted in creating test scenarios, test accounts and test strategy framework for UAT and Regression Testing to support pre- and post-implementation of applications and production issues along with QA and other business groups.
* Facilitated **SMART** requirement gathering sessions, ensuring Specific, Measurable, Achievable, Relevant, and Time-bound objectives.
* Translated business needs into **SMART** documentation, utilizing Agile methodologies for dynamic and adaptive project requirements.
* Contributed to **SMART** goal setting, aligning business objectives with technical solutions and fostering effective collaboration across teams.
* Extensive knowledge and understanding in Fannie Mae and Freddie Mac, TRID regulations, CARES, OFAC, BSA, FINCEN, AML laws, FFIEC AIBE rules, KYC and due diligence procedures, GAAP and IFRS rules, and HMDA regulations.

**Certifications**

* Scrum Master (CSM)

**Key Skills**

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| --- | --- |
| Methodologies | Agile (**SAFe**, Scrum,), Waterfall |
| Project management tools | **JIRA**, Azure DevOps, Rally |
| BI Tools | Tableau, Power BI, Crystal Report, XSL-FO, MS Visual Studio |
| Modeling Tools  | **MS Visio**, Axure |
| ETL Tools | **SSIS,** Informatica Power Center |
| Documentation Tools  | SharePoint, Swagger, **Confluence** |
| Web Technologies  | XML, JSON, HTML, SOAP, RESTful  |
| Testing tools | HP ALM, Soap UI, Postman, Selenium |

**Professional Experience**

**Client: Experian Credit Bureau (Costa Mesa, CA)**

**Dates: October 2021 - Present**

**Role: Sr. Business Systems Analyst**
**Project: Cloud Migration**

**Responsibilities:**

* Experienced in creating, designing, and formatting requirement specification documentation, including architecture diagrams, process flows, and other necessary information or processes to describe required system changes for development, QA, and other internal customers.
* Proficient in gathering business requirements and writing complex SQL queries to extract data based on requirements.
* Extensive experience mapping data between upstream and downstream systems and reconciling it.
* Experience of data reconciliation, which involves comparing and verifying data from multiple sources for accuracy, completeness, and consistency.
* Experience designing and implementing SQL databases, including tables, views, stored procedures, and functions.
* Worked on migration project from legacy to Cloud system - acted as liaison between business and IT to ensure all application and tool migration needs are met.
* Good understanding of processing real-time data and building ML pipelines end to end.
* Skilled at reviewing test cases making sure they are in accordance with requirements and assist the overall testing process by activities such as Change and Defect Management and conducting User Acceptance Testing UAT.
* Worked to promote transparency across teams and stakeholders by preparing Project Documentation like
* Business Requirement Document (BRD), Functional Requirement Document (FRD), System
* Requirement Specification (SRS), Release Notes, minutes of meetings (MOM) utilizing MS office.
* Worked with Infrastructure team for applications migration into AWS cloud for flexible, cost-effective,
* Reliable, scalable, high-performance, and secured applications.
* Completed requirements for monitoring, automating Amazon Web Services and deploying content cloud
* Platform on Amazon Web Services using EC2, S3 and EBS.
* Working knowledge of AWS, GCP and Azure cloud platforms and multi could connectivity.
* Used SQL Queries in Oracle to pull out data from the databases for the data validation and routine report
* Generation.
* Detailed XML and SQL analysis to identify data discrepancies between the newly designed application and legacy data.
* Experienced in conducting in-depth business process analysis to identify areas for process optimization and technology-driven enhancements in SBL and Margin Lending operations.
* Developed data model, SQL Queries, SQL Query tuning process and Schemas.
* Wrote SQL queries to verify the data in database and compare it to frontend
* Wrote SQL Stored Procedures, Functions, and Packages to meet the business requirements
* Reviewed Stored Procedures for reports and wrote test queries against the source system (SQL Server) to
* Match the results with the actual report against the Data mart (SQL server).
* Proficient in API architectures, authentication mechanisms: HTTP, OAuth, XML, JSON, REST and
* Soap APIs.
* Tested REST APIs using Postman and documented them using Swagger.
* Assisted QA Teams in API, UI, Smoke Test, Integration Test, User Acceptance Test, Regression
* Tests, Load and Performance Tests using Postman and documentation using swagger tools.
* Participated in defining the REST architecture to expose open API to client
* I was responsible for gathering and analyzing requirements, creating test plans, test cases and leading the UI and API testing effort.
* Conducted market research and analysis in Capital Markets consisting of Stock Market and Bond Market
* Participated and contributed actively in UI to API mapping meetings and communicated concerns to the product owners and business analysts.
* Gathered Business Requirements by using techniques such as document analysis, system analysis,
* And one to one interview with Business Users, Stakeholders, and Subject Matter Experts (SMEs).
* Experienced in working and conducting backlog grooming session with Product Owner to break down the
* Features and assisted in developing user stories and Acceptance Criteria while making sure that user
* Stories are following INVEST criteria and acceptance criteria is written in Gherkin format.
* Actively involved and cooperated in the roadmap sessions with the Scrum Team to identify the PI
* Objectives and planning to map the dependency to deliver the project milestones after each P.I
* Performed various analysis such as Gap Analysis, Impact Analysis, and Root Cause Analysis to validate
* The feasibility of Decision and helped the development team to understand the AS-IS and TO-BE business
* Workflow to provide quality MVP’s.
* Arranged Triage calls to work on defects and prioritize the defects with their mitigation plans with the team.
* Designed Test Plans and Test Cases for User Acceptance testing (UAT) with the help of QA teams.
* Proficiency in writing complex SQL queries to extract and validate the data from the Eligible Members database.
* Working extensively with the QA team to write and execute Test Plans, Test Scenarios, and Test Cases.
* Conducted User Acceptance Testing (UAT) and documented bugs and updated Requirements
* Traceability Matrix (RTM).
* Tracking project dependencies outside of the project team’s control and escalating issues as necessary
* Facilitating cross-group and cross-functional communications for issues resolution and updates.
* Delivered Minimal Viable Product (MVP) as per the deadlines and pushed into Product backlog Increments
* (PBI’s) got appreciation with senior management on timely delivered sprints.
* Conducted User Acceptance Testing (UAT) in Sprint Review to confirm user stories are moved into
* Incremental Backlog.
* Jira monitored KPIs to assess the team performance every sprint
* Attended the Triage calls to identify the defects to effectively log them and prioritize as per requirement.

**Environment:** *SAFe- (HTML/CSS, JavaScript, Java, Oracle), MS Visual Studio, MS Project, MS Visio, Office Suite, Jira, Confluence, PowerBI, Web Services, API, Microservices, Python, AJAX, SOAP UI, ML/AL, RESTful Services, MS 365*

**Professional Experience**

**Client: Santander Bank (Boston, MA)**

**Dates: January 2020 –OCT 2021**

**Role: Sr. Business Systems Analyst**
**Project: Loan origination & CRM**

**Responsibilities:**

* Experience in collaborating with cross-functional teams to identify business requirements and develop solutions using AWS services, which resulted in effective and efficient loan origination systems.
* Familiarity with AWS cloud-based technologies that are commonly used in loan origination systems, such as Amazon S3, Amazon EC2, and Amazon RDS.
* Led the integration of disparate data sources into a unified system, ensuring seamless data flow and consistency across platforms, which improved the accuracy and efficiency of reporting.
* Ability to manage data migration projects from start to finish, including project planning, tracking, and reporting, as well as stakeholder communication and collaboration.
* Knowledgeable in data governance and compliance regulations and ensuring data migration adheres to relevant policies and standards.
* Implemented automated data collection and reporting processes, reducing manual errors and saving time while increasing the speed and accuracy of data delivery.
* Experienced in designing and executing data validation and testing plans to ensure successful data migration.
* Skilled in identifying data quality issues and cleansing data before migration to ensure data accuracy and integrity.
Contributed to process optimization within Oracle EBS ERP by analyzing and improving existing loan origination workflows, resulting in enhanced operational efficiency.
* Played a pivotal role in configuring Oracle EBS ERP modules for loan origination, conducted user training sessions, and participated in quality assurance activities to ensure project success
* Proficient in mapping and analyzing data elements from legacy systems to target systems to ensure accurate data migration.
* Supported the integration of loan origination processes into Oracle EBS ERP, helping to streamline operations and facilitate reporting and analytics.
Assisted in the implementation and customization of loan origination solutions on the Oracle EBS ERP platform, delivering increased automation and compliance
* Prepare BRD's for Enhancement and test environment when developed by Misys Loan IQ.
* Proven track record in collaborating with financial experts, risk managers, and technology teams to gather and document detailed business requirements for SBL platforms.
* Proficient in using advanced data visualization and reporting tools (e.g., Power BI, Tableau) to create compelling dashboards and reports that communicate complex data in an easily understandable format.
* Worked to promote transparency across teams and stakeholders by preparing Project Documentation like Business Requirement Document (BRD), Functional Requirement Document (FRD), System Requirement Specification (SRS), Release Notes, minutes of meetings (MOM) utilizing MS office.
* Established rigorous data quality checks and validation processes to ensure the accuracy and reliability of data used in reporting and analysis
* Adept at data cleaning, transformation, and aggregation using SQL to ensure data accuracy and consistency.
* Knowledge in Python, statistical analysis, tools, and modeling.
* Utilized data analytics to develop and support business strategies, aligning data insights with organizational goals to drive performance improvements and growth.
* Proficient in writing SQL queries for testing and data validation.
* Created multiple reports using SQL to support business operations such as lender's queue report for displaying real time data of active loans and their states, report for displaying total number of loans as per classifications such as small business, standard and specialty
* Used SQL Queries in Oracle to pull out data from the databases for the data validation and routine report generation.
* Booked and serviced agented, syndicated and bilateral loans in Loan IQ.
* Detailed XML and SQL analysis to identify data discrepancies between the newly designed application and legacy data.
* Developed data model, SQL Queries, SQL Query tuning process and Schemas.
* Wrote SQL queries to verify the data in database and compare it to frontend
* Wrote SQL Stored Procedures, Functions, and Packages to meet the business requirements
* Reviewed Stored Procedures for reports and wrote test queries against the source system (SQL Server) to match the results with the actual report against the Data mart (SQL server).
* Proficient in API architectures, authentication mechanisms: HTTP, OAuth, XML, JSON, REST and Soap APIs.
* Tested REST APIs using Postman and documented them using Swagger.
* Assisted QA Teams in API, UI, Smoke Test, Integration Test, User Acceptance Test, Regression Tests, Load and Performance Tests using Postman and documentation using Swagger tools.
* Participated in defining the REST architecture to communicate with third party applications such as Credit APIs, FHA Electronic Appraisal Delivery and other APIs using HTTP methods using CRUD operations- GET, POST, PUT and DELETE. The system includes Collateral Management, Compliance Management and Credit checking.
* I was responsible for gathering and analyzing requirements, creating test plans, test cases and leading the UI and API testing effort.
* Participated and contributed actively in UI to API mapping meetings and communicated concerns to the product owners and business analysts.
* Gathered Business Requirements by using techniques such as document analysis, system analysis, and one to one interview with Business Users, Stakeholders, and Subject Matter Experts (SMEs).
* Experienced in working and conducting backlog grooming session with Product Owner to break down the features and assisted in developing user stories and Acceptance Criteria while making sure that user stories are following INVEST criteria and acceptance criteria is written in Gherkin format.
* Actively involved and cooperated in the roadmap sessions with the Scrum Team to identify the PI Objectives and Planning to map the dependency to deliver the project milestones after each P.I
* Performed various analysis such as Gap Analysis, Impact Analysis, and Root Cause Analysis to validate the feasibility of Decision and helped the development team to understand the AS-IS and TO-BE business workflow to provide quality MVP’s.
* Arranged Triage calls to work on defects and prioritize the defects with their mitigation plans with the team.
* Designed Test Plans and Test Cases for User Acceptance testing (UAT) with the help of QA teams.
* Proficiency in writing complex SQL queries to extract and validate the data from the Eligible Members database.
* Working extensively with the QA team to write and execute Test Plans, Test Scenarios, and Test Cases.
* Conducted User Acceptance Testing (UAT) and documented bugs and updated Requirements Traceability Matrix (RTM).
* Tracking project dependencies outside of the project team’s control and escalating issues as necessary
* Facilitating cross-group and cross-functional communications for issues resolution and updates.
* Delivered Minimal Viable Product (MVP) as per the deadlines and pushed into Product backlog Increments (PBI’s) got appreciation with senior management on timely delivered sprints.
* Conducted User Acceptance Testing (UAT) in Sprint Review to confirm user stories are moved into Incremental Backlog.
* Jira monitored KPIs to assess the team's performance every sprint.
* Attended the Triage calls to identify the defects to effectively log them and prioritize as per requirement.
* Actively work with and help the scrum team to make sure that TILA, OFAC, RESPA, FINCEN, TRID regulations, and HMDA regulations are implemented in loan application and the development
* Actively work with Residential Underwriter, Mortgage Loan Servicer, Credit Analyst, and Compliance Professionals to determine the Business rules concerning Fixed-rate mortgage loan, Adjustable-rate mortgage loan, Government-Insured Mortgages, Jumbo Mortgages, and Conventional Mortgages

**Environment:** *SAFe- (HTML/CSS, JavaScript, Java, Oracle), MS Visual Studio, MS Project, MS Visio, Office Suite, Azure DevOps, SharePoint, Tableau, Web Services, Python, API, Microservices, AJAX, SOAP UI, RESTful Services.*

**Client: Silicon Valley Bank (Silicon Valley, CA)**

**Dates: October 2018 - December 2019**

**Role: Sr. Business Analyst**
**Project: Payments**

**Responsibilities:**

* Gathered Requirements through different elicitation techniques such as Document Analysis, Brainstorming, Interviewing, and conducting JAD sessions with technical teams, and SMEs
* Documented requirements in Business Requirements Document (BRD), Functional Requirements Document (FRD), Non-functional Requirements Document (NFRD) and System Requirements Document (SRD)
* Conducted Gap Analysis of the current state of the system and future state of the system, SWOT analysis to identify the areas of improvement and feasibility analysis of the proposed enhancements
* Performed Business Rules Analysis by gathering and documenting business rules and made sure all the processes are in place and updated according to external and internal changes
* Hands on experience in debugging general database SQL code, dynamic SQL, stored-procedures, user-defined functions, SharePoint application
* Extensive backend testing using SQL queries, generating the reports to ensure the data integrity and validate the business rules
* Analyzed credit card transaction data to identify trends and optimize processing efficiency
* Collaborated with cross-functional teams to integrate credit card payment systems with accounting and inventory management software, streamlining operations
* Conducted regular security audits to ensure compliance with PCI DSS and other credit card industry standards.
* Streamlined cross-border payment workflows, reducing errors and enhancing efficiency.
* Knowledgeable in SWIFT message types (e.g., MT103, MT202) and protocols for seamless international payment processing.
* Ensured adherence to international financial regulations and AML standards.
* Bridged technical and non-technical teams to ensure smooth international payment operations.
* Involved in creating UML Activity, Sequence, Dataflow, and Use Cases diagrams using Microsoft Visio
* Used SQL to compare the database and the periodic reports generated by the application at various levels
* Designed prototype of Orchestration Processes in MS Visio by invoking respective Web Services and APIs to scrub the errors in initial loan origination validation process
* Involved with the team to build-up the velocity and performance using Velocity chart and Burn-down chart
* Performed Requirement Analysis by gathering both functional and nonfunctional requirements based on interactions with the process owners & stakeholders and document analysis, represented them in Requirements Traceability Matrix (RTM)
* My responsibilities included conducting hands-on manual and automation testing for UI and REST APIs.
* Conducted manual testing of the REST APIs and ensured that core was functioning according to spec.
* Used POSTMAN for smoke and sanity testing of REST APIs.
* Prepared test cases and test scenarios identified and established Positive and Negative test cases and coordinated other QA’s in executing the test plans
* Conducted User Acceptance Testing (UAT), beta testing, and involved in code review sessions to ensure that the functionality of the system aligned with the business requirements specified in the BRD ensuring Quality Assurance
* Jira monitored KPIs to assess the team's performance every sprint.
* Attended the Triage calls to identify the defects to effectively log them and prioritize as per requirement.
* Created and developed canned reports and adhoc reports to deliver progress reports to the product owner so that performance evaluations regarding meeting business requirements could be managed effectively.
* Collaborate with project teams (both on and offshore) and motivate team members to accomplish team and organizational goals.

**Environment:** *SAFe- (HTML/CSS, JavaScript, Java, Oracle), MS Visual Studio, MS Project, MS Visio, Office Suite, Jira, Confluence, PowerBI, Web Services, API, Microservices, AJAX, SOAP UI, RESTful Services, MS 365*

**Client:** **XPO Logistics (Charlotte, NC)**

**Dates: January 2016- September 2018**

**Role: Senior Business Analyst**
**Project: Inventory Management System**

**Responsibilities:**

* Collected and documented business processes as well as business rules and performed GAP analysis
* Translated the business needs into system requirements, communicating with the business on a non-technical level, and with the System Analyst on a more technical level
Collaborated in requirements gathering and documentation for loan origination processes within Oracle E-Business Suite (EBS) ERP, ensuring alignment with stakeholder needs.
* Involved in Data entry, query and reports request screens and tuned the SQL queries.
* Created various Business Documents such as BRD and SRS to record Functional, Non-Functional Requirements, and Technical Requirements
* Understand and analyzed SQL Data query SQL data to investigate issues or extract
* Involved in Data Validation using SQL queries.
* Prepared and maintained Requirement Traceability Matrix (RTM) for tracking requirements till testing phase is completed.
* Provided technical assistance in identifying, evaluating, and developing systems and procedures that are cost effective and satisfied the business requirements
* Worked with the testers in writing test cases, test scenarios and performed Functional and Regression testing
* Validated the Web Service requests and response payloads and did API documentation using the Postman
* Assisted the Product owner in defining the requirements of the acceptance criteria.
* Assisted in creating the DOR (Definition of Ready) and DOD (Definition of Done) so that user stories met stakeholder needs.

**Environment:** *Agile- Scrum Framework- (HTML/CSS, JavaScript, Java, Oracle), MS Visual Studio, MS Project, MS Visio, Jira, Confluence, PowerBI, Web Services, API, Microservices, AJAX, SOAP UI, RESTful Services.*

**Client: Key Bank (Cleveland, OH)**

**Dates: July 2014 – November 2015**

**Role: Business System Analyst**
**Project: Fed Compliance and CRM**

**Responsibilities:**

* Developed use cases, workflow, screen mock-ups, and functional and business requirements.
* Interfaced with business users extensively to prepare and update requirements.
* Performed various SQL operations in order to retrieve data, add database, and add tables
* Performed data analysis and the mapping of the attributes between the source system and the target system.
* Ensured all artifacts complied with corporate SDLC Policies and guidelines.
* Validated technical designs created by IT developers against functional specification.
* Responsible for coordination and maintenance of the project change request catalogue.
* Created key metrics such as capacity and velocity to track team’s performance.
* Facilitated backlog grooming sessions for refining user stories and ensured stakeholder needs were met.
* Checked with team members for impediments in Parking Lot sessions and resolved them to ensure team cadence.
* Worked on refining the product backlog and the sprint backlog so that value for features was added in each sprint.
* Monitored and tracked the progress of the team and shared the results with the management.

**Environment:** *SAFe- (HTML/CSS, JavaScript, Java, Oracle), MS Visual Studio, MS Project, MS Visio, Office Suite, Jira, Confluence, PowerBI, Web Services, API, Microservices, AJAX, SOAP UI, RESTful Services, MS 365*

**Client: Amboy Bank (Old Bridge, NJ)**

**Dates: March 2013 – June 2014**

**Role: Business System Analyst**
**Project: Portfolio Management**

**Responsibilities:**

* Created various Business Documents such as BRD and SRS to record Functional, Non-Functional Requirements, and Technical Requirements.
* Performed data analysis and the mapping of the attributes between the source system and the target system.
* Ensured all artifacts complied with corporate SDLC Policies and guidelines.
* Responsible for coordination and maintenance of the project change request catalogue.
* Collected and documented business processes as well as business rules and performed GAP analysis
* Comprehensive knowledge of web services related concepts such as XML, JSON, WSDL, HTML, AJAX, SOA, API, SOAP and RESTful Web Services
* Sound knowledge in performing ETL process to migrate data from OLTP Database to OLAP Data warehouse and Data Marts which involved Data Mapping based on the Transformation Rules

**Environment:** *Agile-Scrum (HTML/CSS, JavaScript, Java, Oracle), MS Visual Studio, MS Project, MS Visio, Office Suite, Jira, Confluence, PowerBI, Web Services, API, Microservices, AJAX, SOAP UI, RESTful Services.*

**Education**

* **Bachelor’s in computer engineering,** Benedict College – Columbia, SC USA