

CURRICULUM VITAE (F3.11)

1. **Role proposed within the project: Business analyst (System analyst), Instructor**
2. **Name: Natālija**
3. **Surname: Maļuhina**
4. **Date of birth: 1981**
5. **Marital Status: sensitive information**
6. **Education:**

Institution (from – to)	Degree and schooling level:
University of Latvia, Faculty of Economics and Management, 2005	Master degree in Business Administration
University of Latvia, Faculty of Economics and Management, 2003	Bachelor degree in Business Administration

7. **Foreign languages:** to indicate the level of competence from 1 to 5 (1 – fluent; 2 – advanced; 3 – intermediate; 4 – elementary; 5 - beginning)

Language	Reading	Speaking	Writing
Russian	1	1	1
Latvian	2	2	2
English	2	2	2

8. **Member of professional bodies/associations:**

9. **Other abilities:** (*e.g. P.C., etc.*)

- Almost 10 years' experience in Banking and Payment Card's Industry, more than 5 years' experience with Mastercard, VISA products.
- Knowledge of E-commerce and IT technologies in card's business.
- Highly knowledgeable in MasterCard, VISA rules and mandates.
- SEPA Credit Transfer Instant payment scheme and procedures.
- Business analysis, customer support and training.

10. **Current professional position:** Lead Business Analyst

11. **Seniority at current work:** Lead role

12. Relevant qualifications for the project:

Business analysis of customer defined solutions, definition of business needs, acquisitions of customer's business requirements.

Customer solution description creation and communication with Customer and internal Development team in a role of system analyst. Developed Solution validation.

13. Specific experience in projects (according to the criteria indicated in the Tender Document):

Project Name/project beneficiary	Main activities of the project	From – to (DD/MM/YYYY)	Responsibilities
Maldives Monetary Authority	Analysis of customer business requirements for new Instant Payments solution delivery	November 2020 - present	Responsible for: <ul style="list-style-type: none">• Pre-study plan preparing• Interviews conducting• Requirement analysis and clarification, gap analyses• Solution description• Solution validation
IPSL – Kenya Bankers Association	Analysis of customer business requirements for new Instant Payments solution delivery	March 2020 – June 2021	Responsible for: <ul style="list-style-type: none">• Pre-study plan preparing• Interviews conducting• Requirement analysis and clarification, gap analyses• Solution design (business-level) and description• Solution validation

14. Professional experience

From - to	Location	Economic operator	Position	Description of main responsibilities
March, 2020 – present	Latvia	Tieto Latvia	Lead Trainer/Business Analyst in Product Development, Instant Payments Dev Team	<ul style="list-style-type: none"> • business and technical requirements analysis and clarification, requirement management, gap analyses. • solution design and description, creation of solution documentation; • participation in RFI/RFP.
October, 2014 – March, 2020	Latvia	Tieto Latvia	Lead Trainer / Business Analyst in CEE customer Team	<ul style="list-style-type: none"> • business analyses of customer solutions, definition of business need, acquisitions of customer's business requirements, customer solution description and communication with Customer and Development; • ICO requirements analyses and estimations of ICO mandates impact to customer business solutions; • maintenance of long-term relationship with customer, participation in customer roadmap creation, customer solution design regular updates, sales cases support, customer trainings (business-level) – provided more than 5 000 hours of trainings, pro-active dialogue with customer.

January, 2013 – October, 2014	Latvia	Latvijas Pasta banka	Project Manager in Payment Cards department	<ul style="list-style-type: none"> • management and promotion of the necessary products and solutions upon Business and customer requests (in cooperation with IT Department); managing of Change Requests to vendors and Payment Card Systems. • management and coordination of dispute process; work with VROL and MasterCard Hosting; communication with merchants, MasterCard, VISA Europe and issuer banks regarding different dispute cases; • regular reporting to Bank's management, MasterCard, VISA Europe on activity of the Department; • drafting of internal procedures of the Department, standard application forms and agreements.
January, 2013 – October, 2014	Latvia	Latvijas Pasta banka	Payment Cards Project manager	
June, 2009 – December, 2012	Latvia	Latvijas Pasta banka	Payment Cards Specialist	
October, 2002 – December, 2008	Latvia	Parex Banka	Card payments specialist	

15. Other relevant information (e.g., Publications)

16. Appendixes (*copies of the diploma, certificates, references, etc.*)

Attended events:

2019 Business Analysis Conference Europe, IRM UK, IIBA® UK Chapter

2017 Business Analysis Conference Europe, IRM UK, IIBA® UK Chapter

2016 MasterCard Academy MasterCard Mobile Payment Solutions

2015 eCom21 International E-Commerce Conference

2010 MasterCard Academy MasterCard Chargeback Seminar

- International Institute of Business Analysis™ (IIBA®), **Certified Business Analysis Professional™ (CBAP®)**,
<https://directory.credential.net/internationalinstituteofbusinessanalysis>

The certificate attached **Annex IIBA CBAP Certificate NM.pdf**

- TietoEVERY IPS certified specialist
Certificate attached **Annex 2019-ET-0119_Natalija Maluhina_Certificate**

Valdis Janovs

Evita Ozola



both as Board Members of "Tieto Latvia" SIA

Date 08.06.2021