

# BERK ÜSTÜNEL

Expert Business Analyst | Core Banking, Digital Banking and Payment Systems

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## PROFESSIONAL SUMMARY

Expert Business Analyst with eight years in banking technology, covering core banking transformation, digital banking, payment systems, open banking and fintech product delivery. Currently leading analysis on Akbank AG's core banking transformation, migrating customer and deposit domains from Flexcube to Mambu/Core+ for retail and private banking segments, including data migration. Experienced across the full SDLC in Agile teams: requirement elicitation, functional and technical analysis, business process design, API and UI testing, UAT and go-live support. PSM I and ISTQB CTFL certified, working with business units, vendors and third-party partners across Turkish and German banking environments.

## CORE COMPETENCIES

**Business Analysis:** Requirement elicitation and documentation, functional and technical analysis, business process design, user stories, gap analysis, UAT coordination, go-live checks, production support

**Banking & Payments Domain:** Core banking transformation (Flexcube to Mambu/Core+), data migration, retail and private banking, deposits, cash management, digital wallet, issuing and acquiring, payment gateway, POS and SoftPOS, prepaid cards, BNPL, QR payments, open banking, BKM certification

**Technical:** SQL, RESTful and SOAP APIs, micro-service architecture, Postman, SOAPUI, Swagger, Java, C#, HTML/CSS, API and UI testing, manual, functional and regression testing

**AI Tools:** Claude Code, ChatGPT Codex, Google Antigravity IDE

**Ways of Working:** Agile, Scrum, Kanban, SDLC, Jira, product and project management, stakeholder and vendor management

**Analysis & Design Tools:** MS Visio, MS Project, MS Excel, Power BI, Miro, Figma, AdobeXD, Zeplin, UI/UX review

## PROFESSIONAL EXPERIENCE

**Innovance Consultancy** | İstanbul | 06.2022 – Present

**Expert Business Analyst** (07.2026 – Present)

**Senior Business Analyst** (06.2022 – 07.2026)

*Business analysis consultant on Innovance client engagements across core banking, digital banking, payments and open banking. Selected engagements:*

**Akbank AG (Germany) — Core Banking Transformation, Flexcube to Mambu/Core+** | 2025 – Present

- Lead business analysis on the migration of customer and deposit domains from Flexcube to the Mambu/Core+ core banking system for retail and private banking segments.
- Own the data migration workstream for these domains, from as-is analysis and mapping through to reconciliation and cutover support.
- Design and analyse target-state business processes with stakeholders and identify improvement opportunities before build.

**Yapı Kredi — Cash Management Micro-Service Conversion** | 2023 – 2025

- Elicited and documented business requirements with the Cash Management business unit for the bank's strategic micro-service conversion programme.
- Led development of small and medium scale items end to end within SDLC and Agile principles.
- Supported daily operational issues on live cash management services, resolving blockers with business and development teams.

**Akbank — Juzdan Digital Wallet App** | 2022 – 2023

- Ran business analysis for the development and integration of the Juzdan mobile wallet application.
- Delivered analysis for Physical POS Credit, Buy Now Pay Later (BNPL), supported loans and QR payments.
- Managed third-party integrations including the Starbucks app and İstanbulkart.

**Payments & Open Banking Engagements — United Payment SoftPOS, Mobilet Masterpass, Anadolubank and Odeabank open banking** | 2023 – 2024

- Defined project scope and gathered requirements with business units; prepared analysis documentation and managed the backlog in Jira.
- Reviewed mobile and tablet screen designs, executed API and UI tests and supported UAT and go-live checks.
- Provided testing and documentation support for the open banking infrastructure delivered for Anadolubank and Odeabank.

**Odeabank** | İstanbul | 01.2022 – 06.2022

**Senior Business Analyst**

- Identified requirements with business units across existing development processes, managing scope, analysis, testing and UAT.
- Coordinated development and certification processes between the bank, BKM (Interbank Card Center), third-party organisations, business partners and member merchants.

**Moka United** | İstanbul | 08.2020 – 01.2022

**Business & Product Analyst Assistant Manager** (08.2021 – 01.2022)

**Business Analyst** (08.2020 – 08.2021)

- Delivered payment systems software projects across issuing and acquiring domains, including payment gateway, digital wallet and prepaid card transaction infrastructure.
- Owned requirement analysis, functional and technical analysis, UI and technical design, test cases and scenarios, manual, functional, regression and API testing, UAT and production support.
- Coordinated delivery between public institutions, solution partners, clients and vendors, and led the development team.

**Fibabanka** | İstanbul | 10.2018 – 06.2020

**IT Management Trainee — Junior Business Analyst**

- Delivered issuing and acquiring projects covering debit card, credit card, ATM and POS within the Card Payment Systems Development team.
- Led the team through the Covid-19 period, setting priorities and taking ownership of the card payments domain.

## CERTIFICATIONS

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- Professional Scrum Master I (PSM I) — Scrum.org
- ISTQB Certified Tester Foundation Level (CTFL) — Turkish Testing Board
- Forward Program — McKinsey.org

## EDUCATION

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**Özyeğin University — B.A. Management Information Systems (English), 2012 – 2018**

100% Performance Scholarship | GPA 3.02/4.00 | Minor Degree in Entrepreneurship

**Prague University of Economics and Business — Erasmus+ Exchange Programme, 2016**

**Anadolu University — Web Design and Coding, 2018 – 2020**

## PUBLICATIONS

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Writes on banking technology and fintech for the Innovance company blog on Medium ([medium.com/@berkustunel](https://medium.com/@berkustunel)).