Monique Carver

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My Key Qualifications

- **11 years in business analysis and process improvement**, one unbroken stretch from BOK Financial in 2015 through Marqeta today.
- Senior Business Analyst at Marqeta, a card issuing and payments platform, owning analysis across **product, risk, compliance, and engineering**.
- **Advanced SQL** applied to exception queues, straight-through processing, and reconciliation validation across fintech and banking roles.
- Built a **Power BI** performance suite consolidating 9 reports into 3 dashboards used monthly by 6 directors.
- Improved straight-through processing **by 8 percentage points** via root cause analysis on exception queues.
- Directed **UAT strategy** for a payments risk controls release: 57 test scenarios, 34 defects cleared before launch.
- Reduced median client onboarding cycle time **from 18 days to 11 days** by leading discovery and future-state process redesign.

Experience

Senior Business Analyst — **Marqeta**, a card issuing and payments platform for financial services and commerce companies

Mar 2022 – Present · 4 yrs 8 mos

- Led analysis for a client onboarding workflow redesign spanning risk, compliance, and operations, cutting median onboarding cycle time from 18 days to 11 days through discovery workshops, future-state process documentation, and phased requirements prioritization.
- Built a Power BI performance suite covering authorization, chargeback, and operational exception monitoring, consolidating 9 recurring reports into 3 dashboards that 6 directors now use in monthly reviews.
- Directed UAT strategy for a payments risk controls release, coordinating 57 test scenarios and clearing 34 defects before production launch alongside product and engineering teams.
- Improved straight-through processing by 8 percentage points by combining SQL analysis, process mapping, and operations interviews to isolate exception-queue failure patterns and recommend rule and workflow changes.
- Established documentation standards and review practices for the analyst team, reducing requirement rework comments by 35% across 2 planning cycles via Confluence templates, acceptance-criteria checklists, and coaching for 4 analysts.
- Run discovery sessions with product, compliance, operations, finance, and engineering stakeholders and produce business cases, BRDs, user stories, and data mappings for complex cross-functional initiatives.

Business Analyst — **Axiom Bank**, a regional consumer and commercial bank

Jan 2018 – Feb 2022 · 4 yrs 1 mo

- Led requirements and process mapping for an account maintenance workflow overhaul, facilitating workshops with operations and compliance teams and translating findings into user stories and functional requirements in Jira and Confluence; reduced average request completion time from 4.6 days to 2.9 days.
- Built recurring operational dashboards for deposit servicing and exception tracking, using SQL and Excel to automate data pulls, validations, and KPI summaries; cut monthly reconciliation preparation by 10 hours.
- Ran UAT for a servicing platform enhancement release, creating test cases, coordinating business testers, and managing defect follow-up with technology partners; tracked 22 defects and validated 19 fixes before deployment.

Business Systems Analyst — **BOK Financial**, a regional banking and financial services company

Jan 2015 – Dec 2017 · 2 yrs 11 mos

- Documented business rules, data fields, and acceptance criteria for a treasury exception-handling update, working through the details with operations and technology teams, and repeat issue tickets dropped from 12 to 5 per month.
- Wrote SQL checks and Excel validation steps comparing source and downstream totals for operational reporting, catching 73 mismatched records ahead of quarter-end reporting.

Education

- **University of Central Florida** — Bachelor of Science in Business Administration in Finance · 2010 – 2014

Skills

- **Analysis & Reporting Tools:** SQL, Excel, Power BI, Jira, Confluence, Lucidchart
- **Business Analysis Methods:** Requirements Elicitation, Process Redesign, Data Mapping, UAT Strategy, Root Cause Analysis, Payments Operations

Certifications

- **Certified Business Analysis Professional (CBAP)** – IIBA (2021)