



Chadia Ghelab-Fanizza

CONTACT

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[LinkedIn Profile](#)

EDUCATION

Full-Time MBA

Luxembourg School of
Business
Sep 2025 – Aug 2026

M.Sc. Banking, Finance & Accounting

Frankfurt School of Finance
2007

M.Sc. Finance

INSEEC Paris
2007

LANGUAGES

French — Native
English — C1/C2 Fluent
German — C1/C2 Fluent
Italian — B1/B2 Working

CERTIFICATIONS

Product Management Leadership

Citi / CitiCatalyst, 2025

SAFe 5 PO/PM

Scaled Agile, 2022

Certified SAFe 5 Agilist

Scaled Agile, 2020

PSPO I

Scrum.org, 2020

ITIL 4 Foundation

PeopleCert, 2019

PROFILE & CAREER INTEREST

Business Analyst/Change Agent, Project Manager, and Product Owner with 17 years in financial services, spanning Asset Servicing (Fund Accounting, Transfer Agency, Depositary) and FinTech (core banking, private assets, AML/KYC systems). Known for driving cross-functional transformation programs with clarity, rigor, and human-centered leadership. Peer feedback and reference letters are available on request.

In August 2026, I completed the Full-Time MBA at the Luxembourg School of Business, deepening my understanding of the intersection between strategic discipline and organisational change. I am an energetic professional with strong analytical skills, an entrepreneurial mindset, and an ability to steer and leverage team capabilities. These qualities have always come naturally to me and have crystallized through multiple consulting missions (Be Human ASBL, AYDO – Fintech LHoFT) and innovation challenges (Hult).

I am now looking for an organisation where I can work with ambitious but human-minded people and contribute to shaping product and service strategies. I bring a holistic view of the fund administration value chain, a continuous improvement mindset focused on identifying what can be done better (or ideally not done), and a growing ability to assess where AI can bring relevant business value. The knowledge gained during my MBA has strengthened my ability to evaluate options from both financial and non-financial perspectives, considering not only the immediate value but also the broader impact.

PROFESSIONAL EXPERIENCE

Full-Time MBA — Career Development Break

Sep 2025 – Aug 2026

Luxembourg School of Business · Luxembourg

Broadening expertise across business strategy, digital strategy, business analytics, financial accounting, innovation, communication, performance measurement & management, entrepreneurship and organisational behaviour. **Electives:** Private Equity & Venture Capital, AI for Business Managers, Business Ethics.

- ▶ **Led À ta Santé**, a multidisciplinary startup team to win the LSB Hult Prize Campus Qualifier and advance to the global competition stage.
- ▶ **Achieved GPA 18.5/20**, earning Dean's List recognition (**1st Semester**)
- ▶ **Elected Class Representative by peers**, bridging cohort, faculty, and school leadership.
- ▶ **Won with my team the Fintech Challenge (MBA Capstone project)** – Consulting /Advisory mission for AYDO.
- ▶ **Authored a Master's thesis on fintech investment platform adoption across the EU**, translating regulatory drivers (SIU, RIS) and behavioural factors (trust, literacy, risk, usability) into a strategic matrix for product decision-makers.

Sr. Business Analyst — Transfer Agency Business Implementation

Jul 2023 – Aug 2025

Citibank Europe PLC · Luxembourg

Contributed to high-priority remediation programs and regulatory change initiatives across AML, KYC, and data domains. Key projects: EUC Remediation, AML Periodic Review, Digital TA (FenX), Transaction Trend Monitoring (TTM), Corrective Actions Plan Resolution, and Data Concern Remediation.

- ▶ **Led the TTM Ruleset Enhancement Project (Phase 1) on schedule** across 3 jurisdictions — strengthening compliance posture and meeting audit, client, and regulatory expectations. **Reduction of false positive up to 30% on specific clients. Improved quality of alerts.**
- ▶ **Delivered complete functional documentation for complex EUCs**, unblocking the EUC Remediation program to retire high-risk items.
- ▶ **Fast-tracked AML/KYC/Registration SME knowledge**; pivoted seamlessly from TA fund onboarding to strategic remediation and regulatory change.
- ▶ **Contributed to the FenX (AML/KYC target application) kick-off** and initial analysis phase as part of the Digital TA Strategic program.

Sr. Business Analyst / Product Owner — Fund Tax (Contract)

Jul 2022 – Jul 2023

Bank of New York Mellon · Luxembourg

Supported onboarding of new clients onto the Tax Transparent Fund platform. Performed gap analysis, uncovered custom application requirements, and maintained a transparent backlog across multiple workstreams and jurisdictions.

Senior Implementation Consultant

Apr 2022 – Jul 2022

Daappa (Private Asset Platform) · Luxembourg

Supported client onboarding, solution demonstrations, release testing, specification writing (incl. Equalization for Partnership funds), and process improvement for this fintech startup.

Senior Business Analyst

Jul 2019 – Mar 2022

Fidelity National Information Services (FIS) · Frankfurt am Main

SYSTEMS & TOOLS

JIRA · Confluence · Miro
SharePoint · SQL · Tableau
FenX · Multifonds · GTAS
Invest One · Rufus · Paxus
FundSpere Compliance
(Metrosoft) · BPMN
Office 365 incl. Visio

INTERESTS

Exploring new ideas, learning
Through meaningful
conversation & language
learning (Hungarian &
Luxembourgish)

DAT Change Agent — International Modern Banking Platform

Jul 2019 – Sep 2020

Supported the Program Manager as part of the Delivery Assurance and Transformation team (DAT) in building an agile delivery organization for FIS's next-generation EMEA core banking system. Designed the central program repository, created onboarding documentation, coached agile practices, and supported SAFe Product Increment Planning.

Feature Product Owner — Reporting Analysis Solution (RAS)

Oct 2020 – Feb 2021

Took over as Feature PO for the RAS component in 5 business days. Maintained prioritized backlog, facilitated Scrum ceremonies, and produced functional requirements for CRS, FATCA, and German Tax regulatory reports.

- ▶ **Recognized as a competent, trusted PO by delivery teams and program leadership.**

Sr. BA — Client Implementation / Reporting & Mapping (MBP USA)

Feb 2021 – Mar 2022

Identified reverse-mapping attributes feeding client interfaces through an ETL layer, ensuring zero downstream impact. Managed development and change processes for identified gaps.

- ▶ **Onboarded independently within days;** sole team representative on client calls from week 3; appointed to train new joiners by week 5.

Senior Business Analyst — Depository Bank (GBC)

Feb 2015 – Jun 2019

Bank of New York Mellon · Frankfurt am Main

Feb 2015 – Apr 2018

Delivered client-driven and regulatory projects as part of the Global Business Change (BCG) division for the Depository bank entity within a complex global architecture spanning multiple time zones.

- ▶ **Awarded “Most Valuable Player (2017)”** for leading delivery of an automated NAV oversight solution — protecting a key client relationship and improving operational efficiency.

Awards: BNY Mellon "Drives & Delivers Excellence"(2015), "Helps Clients Succeed" (2017), "Cultivates High Performance" (2017).

Senior Business Analyst — Tax Transparent Funds (GBC)

Bank of New York Mellon · Frankfurt am Main (UK programme)

Apr 2018 – Jun 2019

Contributed to a London-based programme developing a servicing solution for Tax Transparent funds, collaborating across multiple jurisdictions and time zones.

- ▶ **Identified a process automation opportunity that compressed testing timelines by ~5 months,** ensuring on-time delivery of a high-priority transformation initiative.
- ▶ **Harmonized collaboration across Poland, Dublin, India, and the US;** established formal escalation processes and mentored testing leadership.

Business Analyst — Transfer Agency

Jun 2014 – Jan 2015

Andbank / Private Bankers · Luxembourg

Structuration of TA department.

- ▶ **TA segregation and dealing operations brought into full regulatory compliance.**
- ▶ **Appointed TA Team Manager in November 2014.**

Business Analyst — Multifonds TA Product Specialist

May 2011 – Jun 2014

IGEFI (Temenos) · Luxembourg

Delivered client support, FRD/BRD writing, release testing, and documentation for Multifonds Global Investor (v3.60 – v4.10). Serviced full-time on client site in Luxembourg (1 month) and Dublin (3 months); invited to join a major client onboarding program from February 2014.

- ▶ **Consistently received positive client feedback over two years;** maintained excellent client relationships enabling on-site support across jurisdictions.

Operations Analyst — Fund Accounting & Transfer Agency

Dec 2007 – Apr 2011

Bank of New York Mellon · Luxembourg

Two years in Fund Accounting (expense administration, client support, BAU improvement) and 18 months in Transfer Agency (dealing, client support, process improvement).

- ▶ **FA/Expenses Team:**
 - **Eliminated account cash breaks entirely** (100% reduction) through expense payment standardization.
 - **Brought Luxembourg tax reporting from up to 3 months late to on-time** with 100% accuracy across all covered clients.
 - **Reduced team (4 FTE) overtime by 40 hours/week;** significantly improved inter-departmental reputation.
 - **Enhanced team's reputation and credibility** across Banking, Fund Accounting and client relationship functions.
- ▶ **Transfer Agency: Strengthened strategic client relationships by transforming Client's KPI** reporting into value-added performance management tools, enhancing service visibility.

Awards: Multiple Aspire Awards for Client Focus, Teamwork, Trust & Outperformance.