

WALID KELZIA

Technical Business Analyst | ERP & FinTech Systems | Agile Product Owner

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PROFESSIONAL SUMMARY

Technical Business Analyst and Product Owner with hands-on experience since 2022 in ERP and operational systems, FinTech, and e-commerce. Computer Engineering graduate who translates business processes into clear requirements, business rules, process flows, and development-ready user stories, working closely with engineering teams. Domain depth in sales, purchasing, inventory, treasury, and accounting cycles, and in regulated digital payments (KYC, role-based access, audit trails). Uses AI tools to accelerate analysis, documentation, and prototyping. Trilingual: Arabic, Turkish, English.

SKILLS

- **Business Analysis:** Requirements Elicitation, Business Process Modeling, Gap Analysis, Business Rules, Functional Specifications, User Stories & Acceptance Criteria, Stakeholder Management
- **ERP & Finance Processes:** Inventory Management, Sales, Purchasing & Returns, Treasury & Cash Management, Accounting Cycle & Journal Entries, Multi-Currency, Barcode & Stock Count
- **FinTech & Security:** Digital Payments, KYC, Role-Based Access Control (RBAC), Audit Trails, Compliance Requirements
- **Delivery & Tools:** Agile/Scrum, Backlog Management (Epic > Feature > Story), Prioritization (MoSCoW), Azure DevOps, Process Diagrams (Mermaid), AI Tools for Analysis & Documentation

PROFESSIONAL EXPERIENCE

Business Analyst & Product Owner | Rasidi Cash | Jan 2025 – Mar 2026

FinTech startup building a regulated digital payments platform (mobile app and admin panel).

- Owned requirements end to end for the mobile app, admin panel, and supporting operational workflows, from discovery to sprint-ready backlog items.
- Documented 8 core flows (registration, login, OTP, Passkey, transfers, QR payments, offline transfers, and admin review) and translated them into user stories with acceptance criteria.
- Specified role-based access across 8 admin-panel permission areas and analyzed flows for security and compliance risks, embedding KYC, traceability, and auditability requirements into business rules.
- Organized the product scope into 6 Epics in Azure DevOps and, as Scrum Master, facilitated Scrum events to keep development, QA, and business stakeholders aligned.
- Authored the Phase 2 product report presenting proposed features, scope, and business value to the client.

Product Owner | NBS Venture | Feb 2022 – Jan 2024

Software company delivering e-commerce platforms and administrative systems.

- Owned requirements and backlog across multiple products, including e-commerce platforms and an administration system for an educational institute.
- Ran discovery with business stakeholders to define scope, identify gaps, and prioritize features based on business value.
- Translated product needs into user stories with acceptance criteria in Azure DevOps and clarified requirements with design and development teams throughout delivery.
- Introduced clear ownership and systematic follow-up practices that improved delivery consistency.

SELECTED PROJECTS

GoldTag | ERP System for Gold Retail | Product Owner & Business Analyst

- Analyzed and specified an integrated ERP solution for gold retailers covering inventory, sales, purchasing, returns, currency exchange, treasury, and accounting.
- Designed the financial cycle so every operational transaction (sales, purchases, returns, exchange, receipts, and payments) automatically posts balanced journal entries with built-in integrity checks, hiding accounting complexity from front-line users.
- Defined business rules for multi-currency cash management, gold weight and purity conversion, gold-denominated debts, and settlement differences.
- Specified multi-vault inventory control with barcode labeling, scanning, and stock counts.
- Prepared a prioritized product backlog and business-rule specifications as the handoff package for development.

Pharma App | B2B Pharmaceutical Supply Platform | Market & Feasibility Study

- Assessed a B2B platform connecting pharmaceutical warehouses with pharmacies in the Syrian market; analyzed market fit and feasibility and recommended a no-go decision.

Dar-Car | Real Estate & Vehicle Marketplace | Business Analysis

- Completed the business analysis and requirements documentation for a marketplace platform covering real estate and vehicle listings.

EDUCATION

B.Sc. in Computer Engineering | Bursa Uludağ University, Bursa, Türkiye

CERTIFICATIONS

- [IBM Product Owner Professional Certificate](#)
- [IBM IT Scrum Master Professional Certificate](#)
- [IBM Business Analyst Professional Certificate](#)
- [Google UX Design Professional Certificate](#)
- [McKinsey Forward Program](#)
- [IBM People & Soft Skills: Essential for Professional Success](#)

LANGUAGES

- Arabic - Native
- Turkish - Fluent
- English - Working Proficiency