

# Ziad Elaridi

+61 432 039 663  
ziadda@hotmail.com  
Nationality: Australian  
[www.linkedin.com/in/ziad-elaridi](http://www.linkedin.com/in/ziad-elaridi)  
Location: Melbourne, Victoria, Australia

---

## PROFESSIONAL SUMMARY

Dynamic professional with 28+ years in Finastra Equation, Varicent ICM, Card Management, and Online Banking. Expert in optimizing complex financial systems and leveraging technology to enhance efficiency. Proven in implementing fintech solutions that streamline processes, boost customer satisfaction, and increase profitability. Strong communicator and team leader, adept at cross-departmental collaboration and achieving strategic goals. Dedicated to staying ahead of industry trends and technologies to deliver innovative, competitive solutions in a fast-paced financial landscape.

---

## WORK EXPERIENCE

### SENIOR BUSINESS ANALYST Bendigo & Adelaide Bank

May 2022 to Present  
Melbourne, Australia

- Analyzed and optimized compensation plans, improving efficiency by 15%.
- Collaborated with stakeholders across departments to define objectives for incentive programs.
- Configured and tested compensation plans using Varicent ICM, ensuring 100% accuracy.
- Conducted data analysis to enhance program performance by 20%.
- Worked with IT teams and vendors to troubleshoot issues and implement system enhancements.

### SOFTWARE ENGINEER Bendigo & Adelaide Bank

Nov 2020 to Apr 2022  
Melbourne, Australia

- Conducted comprehensive analysis of Equation system configurations, data structures, and business processes, reducing data migration errors.
- Collaborated with IT teams, business users, and vendors to define project objectives, scope, and timelines, achieving 100% on-time delivery for migration projects.
- Identified and documented data mapping requirements, transformation rules, and cleansing procedures, ensuring data accuracy during the migration process.
- Coordinated user acceptance testing (UAT) and validation processes, ensuring the new environment met all business and regulatory requirements, reducing post-migration issues.

### SENIOR DEVELOPER Bendigo & Adelaide Bank

Oct 2017 to Oct 2020  
Melbourne, Australia

- Collaborated with team and business stakeholders, identifying 100% of solution components and improving project completion rates by 20%.
- Supported User Acceptance Testing (UAT) and Production Verification, reducing testing errors by 15%.
- Participated in and supported business implementation, achieving seamless integration in 95% of projects.
- Demonstrated commitment to the bank's and business units' goals, contributing to a 10% increase in team performance.
- Encouraged diverse perspectives and strategies, fostering innovation and improving problem-solving efficiencies.

### IT MANAGER Delphi Bank (a division of Bendigo & Adelaide Bank)

May 2014 to Sep 2017  
Melbourne, Australia

- Liaised with stakeholders to address current issues and shape future technology direction, reducing incident response time by 25%.

- Managed and delivered the bank's technology integration process, achieving a 30% improvement in system interoperability.
- Addressed operational risk issues with stakeholders, enhancing risk mitigation strategies and reducing operational risk incidents.
- Oversaw Equation, EBA, Online Banking, and Card Management platforms, maintaining 99.9% uptime.
- Developed and implemented procedures, policies, and controls, improving system security and compliance by 35%.

---

## SKILLS

### Hard Skills

- Equation & EBA System
- iSeries – AS400
- Varicent Incentive Compensation Management
- Data Analysis & Reporting
- Online Banking Platforms & Technologies
- Card Management Systems
- Security Protocols & Compliance
- System Troubleshooting & Issue Resolution
- User Management & Security Setup

### Soft Skills

- Analytical Thinking
- Effective Communication
- Cross-Functional Collaboration
- Leadership & Team Management
- Problem-Solving
- Strategic Planning
- Adaptability

---

## LANGUAGE

**English:** Native

**Arabic:** Basic

---

## ACCOMPLISHMENTS

Led the successful Delphi Bank Migration to Bendigo & Adelaide Bank.	Feb 2022
Launched Digital Play, a new online banking platform, enhancing digital UX.	Aug 2019
Managed the Delphi IT Integration Project, streamlining IT operations.	Mar 2017
Directed the Delphi Bank Rebrand Project, successfully repositioning the bank.	Nov 2012
Managed Card Switch Migration from First Data to CUSCAL, ensuring seamless transition.	Nov 2012
Implemented the Equation Branch Automation Project, improving branch efficiency.	Jun 2011
Upgraded Equation from version 3.42 to 3.90, enhancing system capabilities.	Sep 2010
Executed the ATM & VISA Direct Charging Fee Project, optimizing transaction fee structures.	Mar 2009

---

## PROFESSIONAL DEVELOPMENT

AgilePM® Foundation - The Knowledge Academy	Feb 2019
Integro Leadership Institute - Advanced Leadership Skills	May 2015
IBM Australia - iSeries/AS400e Introduction to RPG IV V5R1	Jun 2004
IBM Australia - iSeries/AS400e Programming Facilities Workshop	Sep 2002

---

## EDUCATION

Certificate IV in Frontline Management	Mar 2013 to Nov 2013
Diploma of Business Programming, Computer Power Training Institute	May 1995 to Oct 1995
Certificate III in Business Computing, Computer Power Training Institute	Nov 1994 to Apr 1995
Victorian Certificate of Education, Rowville Secondary College	Jan 1994 to Nov 1994