

Artem Kharaput

Senior System Analyst | Banking & Fintech

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System analyst specializing in SME lending, API integrations and microservice architecture. Experience across enterprise banking and fast-paced fintech teams, from requirements and system design to delivery. Led a 12-person cross-functional team and built processes that help engineers and banking partners deliver independently.

EXPERIENCE

Senior System Analyst | Sravni.ru | 2024 - Present

SME financial products: business loans, bank guarantees and leasing.

- Replaced manual, chat-based application handling with end-to-end integrations across **3 major banks**. Reduced bank guarantee approval time from up to **3 days to under 15 minutes**.
- Designed integrations for document upload, qualified electronic signatures, real-time bank status tracking and application amendments. Defined dedicated client-data and document/signing microservices to scale integrations across product lines.
- Designed and launched a multi-bank SME loan marketplace; the product won **FINAWARD 2025**. Increased new external applications **3x** versus the previous lead-generation model and enabled white-label partner distribution.
- Launched a counterparty verification service combining financial statements, leasing contracts and public procurement data, generating cross-sell traffic for SME products.
- Introduced a support admin panel that reduced average weekly engineering escalations from **73 to 14**. Improved vulnerability prioritization, achieving an average quarterly task closure rate of **over 80%**.
- Authored partner API documentation in GitBook, enabling bank self-integration and reducing partner go-live from months to **one month in a pilot**. Established structured requirements, specifications and acceptance criteria in Confluence.
- Led a cross-functional team of **12**; hired and onboarded **2 system analysts**, both independently delivering integration projects within one month.

System Analyst | Alfa Bank | 2023 - 2024

- Defined requirements for an SME lending platform spanning partner channels, web applications, BPM services, microservices and CRM interfaces; aligned product owners, business analysts and engineering teams.
- Specified new and enhanced REST APIs and SOAP integrations. Created BPMN, UML and ER diagrams, contributed to architecture decisions with solution architects and maintained technical documentation through releases.

System Analyst Intern | Alfa Bank, Alfa Factory Program | 2023

- Completed Pega Developer and System Analyst training. Built a working Pega prototype to automate back-office verification, with process design and architecture documentation; received a full-time System Analyst offer.

TECHNICAL SKILLS

Analysis & design: Requirements engineering, user stories, use cases, acceptance criteria, BPMN, UML, ER modeling, microservices

APIs & data: REST, SOAP, JSON/XML, PostgreSQL, MongoDB, RabbitMQ, OpenSearch

Tools & delivery: Jira, Confluence, GitBook, Swagger, Postman, SoapUI, Git, ArgoCD, Pega BPM, Scrum, Kanban

SELECTED WORK

SME loan marketplace | Counterparty verification | Partner API documentation