

Christian Kay

Roy, Utah • dchristiankay@gmail.com • linkedin.com/in/dchristiankay

Business Systems Analyst

Fintech & Lending Operations | Workflow Automation | SaaS Implementation | Process Improvement

PROFESSIONAL SUMMARY

I make complex system implementations actually work for the people using them.

With 8 years of experience across financial services, I have delivered full-cycle implementations at organizations with up to \$2.9B in assets, cutting loan turnaround times in half, reducing application abandonment by 13%, and driving 60% straight-through automated approvals. I follow problems across departments and workflows until I find the real root cause, then build solutions that teams can own and sustain without ongoing outside support.

The difference I bring is not just technical execution. It is making sure your people understand the system well enough to never need me again. Fluent in Spanish with working Portuguese proficiency.

Skills

- Implementation & Rollout Leadership
- Vendor Selection & Evaluation
- Workflow Automation & Process Design
- Digital Onboarding Optimization
- UAT Coordination & End-to-End Testing
- Business Process Analysis
- Stakeholder Management & C-Suite Communication
- Change Management
- Agile Project Coordination
- Technical Documentation
- AI-Assisted Process Analysis & UAT Development

Systems

- MeridianLink
- nCino (Salesforce)
- Jack Henry Episys
- Socure
- Shastic
- Plaid
- LivePerson
- LexisNexis
- FIS
- MuleSoft
- Azure DevOps
- Atlassian (Jira/Confluence)
- Google Analytics

PROFESSIONAL EXPERIENCE

Zions Bancorporation • Contract via KeSTIA I.T.

Oct 2025 – Apr 2026

Process Improvement Analyst

Six-month contract supporting Salesforce nCino commercial lending transformation as UAT Coordinator.

- Recovered project timeline from 10–12 weeks behind to 6–8 weeks, coordinated UAT sessions, logged results, and drove defect resolution across nCino, core system, and Power BI.
- Caught 7 critical go-live blockers and 3 misconfigured reports tied to legacy data sources, partnered with the collateral team to design and execute 32 structured test scenarios in Azure DevOps.

State Department Federal Credit Union (SDFCU)

Aug 2022 – Feb 2025

Application Origination Systems Analyst | MeridianLink LOS Administrator

Recruited to Admin and optimize MeridianLink Loan Origination system for \$2.9B institution | 13K annual digital account openings

- Cut loan turnaround from 5 days to 2, assessed a 12-year-old loan origination system with no prior dedicated admin, rebuilt workflow automation and queue logic to modernize end-to-end processing.
- Replaced outdated reporting tools by selling C-suite on a modern dashboard platform, led full rollout, enabling lending and marketing teams to shift from static spreadsheets to real-time loan product data for faster, better-targeted campaign decisions.
- Achieved 60% straight-through automated loan approvals, led end-to-end implementation of Socure fraud and identity verification, replacing a fragmented manual process with a single integrated platform.
- Reduced digital application abandonment by 13%, optimized portal field logic, enabled customer data prefill, and integrated analytics to identify and eliminate drop-off points in the application experience.
- Cut reconciliation time by 75%, identified broken data mapping between the loan origination system and core banking platform that was forcing accounting teams into manual spreadsheet work, and resolved it by correcting key payment fields at the integration level.

Canyon View Credit Union

Sept 2017 – Jul 2022

Business Systems Analyst (2017–2021) | Systems Analyst (2021–2022)

Tasked with modernizing digital channels for a college-age membership, leading full-cycle implementations across web chat, SMS automation, and member portal.

- Reduced support call volume by 10% in the first quarter, led full implementation of LivePerson web chat, evaluated vendors, designed chatbot dialogue flows, configured agent handoff logic, and owned UAT, rollout, and staff training.
- Eliminated manual loan officer onboarding emails, identified the gap from frontline experience, and built automated milestone-triggered email sequences in MeridianLink that replaced a three-touch manual process running 3 days, 2 weeks, and 1 month post-opening.
- Grew daily loan applications from 200 to 300, proposed and implemented QR-code portal applications after identifying the opportunity at a MeridianLink conference, enabling same-day account opening and eliminating paper-based origination.
- Increased same-day loan closings by 23%, led vendor selection and full implementation of Shastic SMS integration, automating mobile document collection and applicant communications to eliminate manual follow-up and accelerate loan officer workflows.

ADDITIONAL EXPERIENCE

Bilingual Loan Officer & MSR — America First Credit Union | 2008–2014

Bilingual Chat Specialist — The Home Depot | 2016–2017

EDUCATION

Bachelor of Science, Software Engineering

BYU Idaho | Expected 2029

Associates Pre-Engineering

Weber State University | 2012

MeridianLink Certified Administrator

Jan 2021

COMUNITY SERVICE

Youth Leader & Mentor, Ages 11–18 | 15 Years

Community Higher Education Advisor & Coach

Youth Recreation Coach, T-Ball | Multiple Seasons