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| **Arvind Ram**  **Senior Product Manager (AI & Automation)** | Contact Info |
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SUMMARY

A seasoned Product professional with 15+ years of digital products experience across financial services, SaaS and startups. I bring a unique blend of lean startup agility and strong, proven product principles in problem-solving, prioritisation and delivering timely value to the market. I’ve gained deep expertise working with senior leadership to craft effective product strategies, roadmaps and product growth initiatives that align with overarching business objectives. Having led dispersed teams locally and abroad, I understand the importance of bringing clarity to cross-functional collaboration and creating clear channels of communication to provide visibility at all levels.

I have hands-on experience building AI products on AWS, most recently being a contract review tool that improved operational efficiency of lawyers by over 50%. The legal industry is understandably sensitive to the risks of AI in providing inaccurate legal advice, so I am also intimately familiar with the adoption challenges that businesses face in highly regulated industries.

EDUCATION

* **Master of Business Administration,** Milpark Business School 2012
* **Bachelor of Science (Computer Science & Information Systems),** University of KwaZulu Natal 2006

PROFESSIONAL EXPERIENCE

**Senior Product Manager (AI and Automation)** Feb 2024 – Current

**Lawlab Pty Ltd**

* Successfully led the creation and rollout of BuySecure, Australia’s first AI-powered contract review tool providing legal insights on property contracts across all states.
* Built and managed a fully remote, cross-functional team (local and offshore) to deliver the MVP in three months, onboarding beta partners and internal lawyers for more than 300 successful contract reviews.

**ACHIEVEMENTS:**

* **AI Innovator of the year finalist** in legal services at the Australian AI awards 2024. This inaugural award recognises professionals and solutions that transform the Australian economy using AI across multiple industries.
* **50% Efficiency Improvement** in operational workflows, saving lawyers’ time while maintaining consistent service quality.
* **Over 300 Contract Reviews** conducted, reshaping the legal landscape by operating around the clock, even when lawyers aren’t.

**Director and Product Consultant** Feb 2018 – Feb 2024

**Higher Ground Network**

* Spearheaded the establishment of Higher Ground Network, a consulting business specialising in product strategy, and implementation of business transformation projects.
* Grew the business to provide on-demand professional services by developing an eCommerce marketplace, with over 60 online consultants across various industries.

**ACHIEVEMENTS:**

* **Nominated for Start-up of the** **Year** at the prestigious Association of MBA Awards 2022 by successfully launching Higher Ground’s digital platform, providing diverse expertise to businesses and individuals in Africa.
* **Successfully delivered critical project** **for Kolmeo (PropTech)** as a product consultant, instrumental in their acquisition of the second-largest property manager in Australia. This fast-paced program also prioritised/resolved over 200 overdue support issues requiring advanced problem solving, and stakeholder management skills.
* **Successfully led pivotal change program for VoIP** (as a product consultant)**,** developing a new cybersecurity service strategy and presales playbook. Additionally, I led the rollout of a new consulting service in six weeks by developing the concept, managing complex stakeholder relationships within the group and taking it to market.

**Senior Product Manager - Payments** Jul. 2018 – Jun. 2019

**Sentral Education**

* Led Sentral’s Payments marketplace solution, focusing on both technical integrations with Payment Facilitators and Accounting systems as well as ensuring compliance to industry standards and best practice.
* Embedded a risk management product framework within the business, led client and internal product training and ensured robust contracts additions were implemented between the business, its vendors and clients.
* Ensured a seamless user experience design (for parents, schools and suppliers) so that commercial business objectives were realised through user adoption.

**ACHIEVEMENTS:**

* **Drove product growth from $10k to $1.5m transactions per month in 7 months**, by leading customer adoption, building the product roadmap, writing user stories, and supporting sales activities;
* **Revolutionised the user experience for parents, schools and suppliers**, to deliver an end-to-end, omni-channel payment experience for in-store and card-not-present transactions.

**Senior Product Manager – Merchant Retail Payments** May 2016 – Dec. 2017

**ACI Worldwide**

* Spearheaded business cases, product investment and roadmap creation of Payment product portfolio, to enhance merchant payments and switching between card schemes, payment processors and global banks.
* Led, capacity management and product development with offshore teams (in the USA and South Africa) to ensure timely delivery of strategic features for global merchants (incl. Coles Group) while adhering to PCI DSS standards.

**ACHIEVEMENTS:**

* **Implemented TLS 1.2, a widely recognised and accepted industry standard** for software security, to enhance the integrity of payment transactions;
* **Successfully deployed Dynamic Currency Conversion (DCC),** now an industry standard for enabling foreign exchange card-present payments for hospitality customers while abroad;
* **Championed Agile rollout** in the Merchant Retail team, implemented Jira and Confluence successfully, and streamlined product delivery processes to realise business objectives.

**Payments Product Manager** Sep. 2013 – Apr. 2016

Standard Bank Group

* Spearheaded a groupwide Payments strategy, focusing on product lifecycle management across Africa, tackling some of the world’s most complex, high-risk and regulated markets.
* Managed a diverse and innovative product suite with a strong focus on enabling changes to ensure best practice, evolving regulations and groupwide opportunities were realised.
* Drove business case creation and led proof of concept for Standard Bank Inter-Africa' Blockchain initiative through developing prototypes and successful testing.

**ACHIEVEMENTS:**

* **Successfully enabled cross-border, real-time payments in East Africa**, on digital channels, enabling single-currency trade between enterprise clients across the region;
* **Drove change effectively across Standard Banks African footprint,** implementing Product Program Guides, to manage risk enable a global payment strategy and ensure governance in local markets.

ADDITIONAL ROLES

**Consulting**

* Product Strategy Manager: VoIP PTY LTD Aug. 2023 – Dec. 2023
* Payments Product Consultant (Kolmeo) Feb. 2022 – Oct. 2022

**Banking**

* Product Manager: Saving and Investments, Barclays Africa Group (ABSA) Jan. 2010 – Sep. 2013
* Product Development Manager: Liquidity Management, Nedbank Feb. 2009 – Jan. 2010
* Business Analyst: Transactional Banking, Nedbank Jan. 2008 – Dec. 2009

**Volunteering**

* Committee Member: Phoenix Park Neighbourhood House, Malvern Sep. 2022 – Dec 2023

KEY ASSETS

* **Technical Proficiency**, programming experience and understanding of APIs, databases and payment platform architecture
* **Agile Methodology,** trained in Agile practices and tools, experience driving organisational rolling out with hands-on experience in Scrum and Scaled Agile Framework
* **Proven capability developing product strategy and growth**, in fast-paced, competitive landscapes working with cross-functional and cross-border teams;
* **Demonstrated success and adaptability in a product-led SaaS organisations**, ranging from international banks, commercial scale-ups and tech start-ups;
* **People-centric leadership style,** fostering collaboration on a shared vision and professional development of individuals through mentoring others, and creating on-the-job opportunities for growth;
* **Builds and fosters strong positive relationships** from the Board level, C-suite to the front line, leveraging strong negotiation and influencing skills to align disparate objectives and balance priorities;
* **Experienced, pragmatic and innovative,** able to work with ambiguity to solve business needs, building solutions, processes and teams and able to navigate through organisational restructures and change;
* **Passion for delivering accessible user experiences**, empathising with users, special needs and larger impact;
* **Advanced communication skills,** with expertise in negotiations and effectively adapting communication approach in presenting to a wide range of skilled professionals and forums.

PROFESSIONAL DEVELOPMENT

* **Google UX Design Professional Certification** In progress
* **Foundations of UX Design** 2023
* **Machine Learning Foundations for Product Managers** 2023
* **Introduction to Artificial Intelligence** 2023
* **Advanced Excel (Top 5%)** 2022
* **Meta-NLP Practitioner (Level 1),** International Society of Neuro-Semantics 2021
* **Agile Software Development,** ACI Worldwide 2016
* **Certified Product Manager,** AIPMM 2012
* **Effective Communications,** Dale Carnegie2008