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| **Arvind Ram**  **Product Leader (Payments | 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 leadership, problem-solving, and delivering timely value to the market. I’ve gained deep expertise working with senior leadership and cross-functional teams to craft long-term product strategies, roadmaps and growth initiatives that align with business objectives. Having led fully distributed teams, I understand the importance of bringing clarity to collaboration and creating effective channels of communication to provide visibility at all levels.

I have hands-on experience building Payments and AI products, most recently being a contract review tool that improved operational efficiency of lawyers by over 50%. Having also acquired over 10,000 hours developing payment product value propositions, I have multimarket experience in risk management (from global banks), payment facilitators (PayFacs), eCommerce and merchant retail transactions.

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, designed pricing models and go-to market strategy for monetising the service.
* Onboarded beta partners/users, led customer interviews and setup tracking metrics.

**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**

* Co-founded Higher Ground Network, a consulting business specialising in product strategy, and implementation of business transformation projects.
* Developed custom (Wix) platform features using Velo to manage bookings, payments, invoicing and automated workflows across multiple timezones.
* Grew the business to provide on-demand professional services by developing an eCommerce marketplace, with over 60 online consultants across various industries.

**ACHIEVEMENTS & SHORT-TERM PROJECTS:**

* **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.
* **VoIP (Product Strategy Consultant):** Successfully led strategic change program,developing a new cybersecurity service strategy and sales monetisation playbook. I also led the rollout of a new MSP consulting service in six weeks by concept development, managing complex stakeholder relationships and working closely with marketing to take it to market.
* **Kolmeo (Payments Product Consultant):** Successfully delivered critical payments projects, through Zai (PayFac) integration, bulk disbursements and statements, aiding Kolmeo’s acquisition of the second-largest property manager in Australia. This fast-paced program also included an iterative plan to resolve 200+ support issues.
* **APS (Head of Product)**: Championed the long-term strategic vision for APS+, a transformation project to migrate from an on-premises solution to the cloud. Led a team of senior product managers and delivered Workflow+ in seven months. This was the first cloud-native solution to improve the efficiency of accounting practice managers.
* **SiteMinder (Payments Product Consultant)**: Led the development of SiteMinder Pay from 0-1 in three months. This product leverages a custom Stripe integration and was designed for a frictionless in-app payment experience to optimise booking to payment conversion for hoteliers and their guests.

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

**Sentral Education**

* Owned Sentral’s end-to-end school Payments and eCommerce solution, integrating Zai (PayFac) for school transactions and Xero for accounting reconciliation. Ensured PCI DSS compliance, fraud detection, and dispute resolution across B2C tuition payments and school vendor transactions.
* 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 business monetisation 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 online 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 compliance** across merchant payment switching infrastructure, ensuring secure transaction processing and meeting global security standards for PCI DSS;
* **Successfully deployed Dynamic Currency Conversion (DCC),** now an industry standard for enabling foreign exchange card-present payments for hospitality customers while abroad;
* **Championed Agile methodology 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

* Led payments innovation strategy across East & Southern Africa, launching real-time payments, mobile wallets, and alternative payments. Designed cross-border FX transactions, solving regulatory, fraud, and risk complexities.
* 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 scaled payment products across multiple regions and currencies,** navigating local compliance, fraud risks, and regulatory frameworks.;
* **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

**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

* **Payments & Risk Expertise**,deep knowledge of PayFac models, merchant acquiring, PCI compliance, fraud prevention, and chargeback mitigation. Experience integrating and managing relationships with global PSPs, alternative payment providers, and eCommerce checkout flows.
* **Scaling Multi-Market Payment Products**,led cross-border payment strategies, navigating local regulatory requirements, multi-currency processing, and risk mitigation across multiple regions.
* **Leadership & Cross-Functional Collaboration**,experienced in leading Product Directors, Senior PMs, and globally distributed teams, driving alignment across engineering, risk, finance, and operations;
* **Proven capability developing product strategy and growth**, developed revenue models, commercial pricing strategies, and GTM plans, including PayFac services, and alternative payments;
* **Agile & SaaS Growth**, hands-on experience launching and scaling SaaS-based and self-hosted payments platforms, ensuring strong customer adoption, feature rollout, and operational efficiency;
* **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;
* **Demonstrated success and adaptability in a product-led SaaS organisations**, ranging from international banks, commercial scale-ups and tech start-ups.

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