Pramey Jain

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Certified Product Owner (CSPO) with 6+ years of specialized experience in driving the full stack automation and software development lifecycle for mission-critical, high-volume platforms in FinTech and Open Banking. Proven expertise in serving as the critical link between **business strategy and execution,** with a focus on defining, prioritizing, and delivering high-value features and user stories in an Agile/Scrum environment. Successfully translated complex regulatory and business needs into **actionable developer specifications** for scalable platform solutions (transferable to complex healthcare regulations). Exceptional track record in owning and continuously refining the product backlog, leading cross-functional teams, and maximizing ROI through data-driven prioritization. Skilled in stakeholder management, backlog negotiation, and reporting to **VP/Director-level stakeholders**.

AREAS OF EXPERTISE

Product Lifecycle Ownership:	Product Strategy & Roadmap | Backlog Prioritization | Requirements & Specifications | Discovery to Launch | Cross-Functional Leadership | Vendor management
Data & Execution:	A/B Testing | Competitive Analysis | Success Metrics & KPIs | Data Visualization (Tableau/Power BI) | SQL | | User Research | Experimentation | Analytical and Problem solving
Platform Expertise:	E-commerce Solutions | Digital Payments | API Integrations | SaaS Product Delivery | Marketplaces | POS & Retail Systems | Lending | QR Payments
Tools & Methodologies:	Jira | Confluence | Postman | ETL | Agile/Scrum | UAT & Acceptance Testing

PROFESSIONAL EXPERIENCE

Symcor   **Jan 2024 – Sep 2025**
Product Analyst

- Roadmap & Strategy Alignment: Led Quarterly prioritization and backlog refinement sessions based on inputs from VP/Director level and government regulations, ensuring execution aligned with strategic organizational goals (matching Steering Committee and executive reporting duties).
- Regulatory Translation: Translated complex federal compliance and product strategy for Canada's Open Banking platform into actionable developer specifications, focusing on security, interoperability, and scalability.
- End-to-End Delivery: Owned and delivered detailed business requirements (user stories with acceptance criteria), leading the solution development and product reporting from concept through UAT to a successful launch.
- Vendor/Client Management: Collaborated with three major clients to customize integration plans for a vendor solution, ensuring their specific technical and business needs were met ahead of the official launch.
- Value Maximization: Maximized ROI for an in-house AI/ML transaction categorization solution by defining the feature set, leading to a cost reduction from ~$30,000 to $1,000/month in maintenance.

Moneris   **Dec 2021 – Oct 2023**
Product Analyst

- Agile Leadership: Drove Agile delivery by directing sprint planning, leading backlog refinement, and executing UAT, serving as the critical liaison between business stakeholders and Engineering teams for API-driven digital payment platforms.
- Client Adoption & Growth: Successfully managed the API specification and integration requirements necessary for the adoption of Alipay and WeChat Pay by 8,000 merchants (demonstrating ability to drive large-scale client adoption).
- Requirement Definition: Authored detailed user stories with clear acceptance criteria for e-commerce solutions (e.g., subscription billing, POS), ensuring requirements were testable and met desired business outcomes (e.g., $1M in transaction volume).
- Time-to-Market: Accelerated time-to-market by prioritizing a Quick Service Restaurant (QSR) MVP over three months, using customer insights and early pilot feedback to inform priority trade-offs.
- Change Management & Process: Improved organizational alignment by creating standardized process flows (including ISO 20022 and 3DS 2.0) and delivering training across Sales and Support teams

Metrolinx   **Sep 2021 – Oct 2021**
Co-Op Intern

- Designed and Delevered a Python-based ETL pipeline and interactive dashboard to analyze complex project data, directly supporting federal reporting for project approvals and enabling data-driven decision-making

Ugro Capital.   **Sep 2020 – Feb 2021**
Business System Analyst

- Resolved Managed the end-to-end product implementation for the digital lending platform (LOS/LMS), serving as the key bridge between the IT team and business stakeholders.
- Streamlined the loan recovery workflow process, reducing the recovery cycle time by 10% through process optimization and implementing new system requirements based on feedback from the field team.

Mswipe Technologies Pvt. Ltd.   **Mar 2019 – Apr 2020**
Product Manager

- Launched and scaled the "mQR" business unit from 0 to 1, accelerating team growth from 12 to 200 in under 10 months by building foundational product and operational processes from the ground up.
- Facilitated all Agile ceremonies (stand-ups, reviews, retrospectives) for the mQR business unit, supporting the team's rapid growth during the 0-to-1 scaling phase and optimized product development cycles and ensured on-schedule delivery by partnering with project managers and technical leads to define realistic release plans and manage scope.
- Translated product vision into intuitive user journeys and a well-defined product backlog through close collaboration with design teams, ensuring a user-centric product experience.
- Managed the end-to-end lifecycle for the mQR platform, collaborating directly with acquiring banks and merchant partners to facilitate seamless integration and drive merchant adoptions and providing accurate reports in the merchant app.
- Functioned as the primary Product SME, overseeing budget and schedule, and serving as the key escalation contact for all product-related inquiries and dependencies.

Payso Fintech Pvt Ltd. (Acq-hired by Mswipe Technologies)   **May 2018 – Feb 2019**
Product Management Trainee

- Acted as the Single Point of Contact (SPOC) for payment integration deliverables, leading external client projects involving API integration and utilizing Postman for efficient testing and validation.
- Utilized data from testing and client feedback to iteratively to refine requirements before formal handover to the core development team.

Future Generali India Insurance Company Ltd.   **May 2017 – Sep 2017**
Risk and data analytics Intern

- Developed 36 key risk indicators (KRIs) for fraud prediction by mining a large-scale motor insurance dataset (150 data points, 1M+ rows), enabling proactive detection of fraudulent claims for P&C insurance products.

EDUCATION & CERTIFICATIONS

Graduate Certificate in Business Analytics | Cambrian College   **2021**

- Relevant Course Work: Communicating with data, Enterprise Analytics, Social media analytics, Statistics, and data visualization
- GPA: 4.0/4.0

MBA, Technology Administration and Management | Major: Analytics | SVKM's Narsee Monjee Institute of Management Studies   **2018**
Bachelor of Technology in Electronics and Telecommunication | SVKM's Narsee Monjee Institute of Management Studies   **2018**

- Relevant Course Work in MBA: Business Communications, Marketing, Ethics, Financial Concepts, Strategic Management, Operations Management, Research Methodology, Innovation, Project Planning and Execution
- Relevant Course Work in B. Tech: Analog and Digital Circuits, Communication Propagation, Digital Signal Processing

CERTIFICATION

Certified Scrum Product Owner (CSPO)

Certified SAFe 6 Agile