

NWOKONKO UGOCHI

Product Manager

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Profile

Product Manager with a robust background in software engineering, fintech integrations, and identity systems. Demonstrated success in aligning technology solutions with strategic business goals. Skilled in stakeholder engagement, cross-functional collaboration, and delivery of projects that improve security, compliance, and user experience. Experienced in scaling operational efficiencies and building partnerships that directly influence product roadmaps.

Professional Experience

06/2024 – Present
Lagos, Nigeria

Head of Partnership

Karrabo Financial Services Limited

- Drove strategic fintech partnerships aligned with the product roadmap and GTM strategy.
- Led the sourcing, negotiation, and management of third-party service agreements.
- Worked closely with product teams to align integration capabilities with evolving customer and market needs.
- Delivered partnerships that enabled key compliance and feature rollout initiatives.

05/2025 – Present
Nigeria

Product Lead

Karrabo Financial Services Limited [🔗](#)

- Define long-term product vision and translate it into actionable quarterly and yearly roadmaps.
- Collaborate with executives and external partners to align product goals with business objectives and regulatory requirements.
- Drive compliance initiatives, ensuring adherence to CBN, PCI DSS, and ISO standards.
- Leverage analytics to prioritize features, optimize performance, and guide product iterations.
- Oversee go-to-market planning and execution, including training, documentation, and rollout strategies.
- Present product updates and strategic insights to leadership and board-level stakeholders.

01/2024 – 04/2025
Lagos, Nigeria

Product Manager

Semicolon Africa V Karrabo Financials

Led the design and delivery of fintech products, working closely with engineering, compliance, and operations teams. Supervised third-party integrations and consistently ensured business goals were translated into clear, executable technical requirements.

Key Projects & Contributions:

Identity Management System (Karrabo)

- Directed development of a secure identity system integrating third-party services for likeness, liveness, and KYC verification.
- Partnered with stakeholders to define user access and recovery flows aligned with compliance and UX goals.
- Translated onboarding objectives and fraud reduction goals into technical requirements.
- Outcome: Reduced identity fraud by 80%, improved onboarding success rates.
- Role: Supervised third-party API integration and aligned security, legal, and engineering on scope and timelines.

Payment System with Regulatory Compliance (Karrabo)

- Led product development of a secure payment system with multi-provider integration.
- Oversaw integration of geofencing rules for CBN compliance and ensured seamless transaction flow via defined business rules.
- Introduced post-journaling features to reflect actual transaction status in the ledger.
- Result: Reduced disputes by 40%, improved reconciliation accuracy.
- Role: Coordinated between finance, compliance, and developers to convert business rules into scalable API contracts.

Fraud Management & Audit Trail System (Karrabo)

- Developed and rolled out a fraud monitoring system with dynamic rule enforcement and alerting.
- Defined logging requirements with compliance to build a robust audit trail system.
- Created alignment between risk, engineering, and business teams for fraud classification and prioritization.
- Result: Decreased fraud cases by 20% and accelerated internal investigations.
- Role: Oversaw third-party enrichment tools and ensured technical design met business visibility goals.

Terminal Management System (Karrabo)

- Launched a system to manage the request, issuance, and support of terminals across business units.
- Integrated internal support tools with field operations dashboards to streamline reporting.
- Result: Improved operational efficiency by 40%, reduced terminal downtime.
- Role: Supervised hardware-related integrations and translated support operations workflows into platform requirements.

Backoffice & Monitoring Dashboard (Karrabo)

- Directed development of a real-time dashboard providing visibility into transactions, partner systems, and operational KPIs.
- Partnered with executive and compliance stakeholders to define alert thresholds and audit readiness indicators.

Role: Led data modeling discussions and coordinated integration of internal and partner systems into the analytics layer.

09/2022 – 01/2024
Lagos, Nigeria

Software Engineer

Semicolon Africa

Worked in an agile team developing internal and client-facing applications with a focus on user experience and system reliability.

- Contributed to the full-stack development of **Learnspace (now Meedl)**, a loan management platform, with modules for credit scoring, disbursement, and repayment tracking.
- Participated in a hackathon that developed a prototype **WordHeros**, an adventurous educational game promoting spelling and vocabulary skills

09/2019 – 08/2022
Owerri, Nigeria

Technologist – Software Engineering Department

Federal University Of Science and Technology Owerri (FUTO)

- Conducted hands-on sessions to help students learn programming languages, software development tools, or specialized applications.
- Assist faculty and students with technical aspects of their research, such as setting up experimental environments or debugging code.
- Support the collection, processing, and analysis of data for research purposes.

10/2013 – 08/2019
Aba, Nigeria

Lecturer- Computer Science Department (Part-Time)

Covenant Polytechnic Aba

- Delivered lectures in software engineering, data structures, and systems programming.
- Mentored students on academic research and capstone projects aligned with industry challenges.

- Integrated hands-on programming tools and case-based teaching methods.

Skills

Product Management ● ● ● ● ●	Technical Proficiency ● ● ● ● ●
Product Strategy • Agile Delivery • Requirements Gathering • Product Roadmaps • Sprint Planning • Backlog Management • Cross Functional Teams	Java • Typescript • React • Spring Boot • Redux • REST APIs • GraphQL • MySQL • MongoDB • Firebase • Microservices
Tools & Platforms ● ● ● ● ●	Compliance & Domain Expertise ● ● ● ● ●
Jira • Confluence • Figma • Basamiq • ClickUp• Lark • Postman • Slack • Teams • Miro • GitHub • Visual Studio Code • Swagger • JetBrains IDE	NDPA • CBN Regulatory Standards • PCI DSS • AML/KYC • Third-Party Risk Management • Fintech Partnerships

Education

08/2023 – 09/2023	Executive Entrepreneurship Program <i>Henley Business School London</i>
09/2004 – 10/2008	Computer Science <i>Madonna University Okija</i>

Awards

08/12/2023	Henley Entrepreneurship Award <i>Henley Business School</i>
2022	TETFUND Research Grant <i>TETFUND</i> Part of R&D team awarded funding for Medical Triad Application, FUTO, 2020