

Nisar Ali Mughal

Head of Product | Fintech & Payments | Product Strategy, Innovation & Growth

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Professional Summary

Dynamic and results-driven Head of Product with extensive experience in fintech, digital payments, and financial services enablement. Proven track record of building, launching, and scaling products that drive user growth, financial inclusion, and transaction volume. Expert in product strategy, cross-functional leadership, and delivering customer-centric digital solutions. Passionate about simplifying access to financial services through technology innovation.

Professional Experience

Swich (Fintech Company)

Head of Product | Jan 2023 – Present

Sr. Product Manager | Jun 2020 – Dec 2022

- Led end-to-end product strategy, roadmap, and execution across payment gateway, retailer e-wallet, and financial services products.
- Launched and scaled Swich Payment Gateway, enabling digital payments across 7,000+ retailer applications and boosting transaction volume by over 150% YoY.
- Built and scaled Swich Retailer E-Wallet Solution empowering SMEs and micro-retailers to perform IBFT, bill payments, airtime, and cash-in transactions.
- Developed and launched local & international bill payment and airtime aggregation platforms with multi-provider integrations.
- Integrated Open Banking APIs in Swich Retailer Ewallet solution with multiple banking partners
- Owned full product lifecycle from ideation to GTM and post-launch optimization ensuring alignment with business goals.
- Established KPIs and dashboards to monitor product adoption, transaction growth, and churn across all Swich verticals.
- Managed cross-functional collaboration across engineering, compliance, operations, and business teams for on-time product delivery.
- Implemented product health and release governance frameworks improving delivery efficiency and stability.
- Introduced process automation across product release, reconciliation, and monitoring flows to increase operational efficiency and reduce manual intervention

- Mentored and built a high-performing product management team driving innovation and ownership.
- Partnered with banks, regulators, and telcos to design compliant, scalable, and innovative fintech solutions.

Intellexal Solutions (Communication Company)

Product Manager | Nov 2017 – June 2020

Pre Sales Manager | Nov 2016 – Nov 2017

Sales Executive | Dec 2015 – Nov 2016

Key Product Launches

Product	Description
Swich Payment Gateway	Full-stack online payment gateway for cards, bank accounts, ewallets, bank accounts and 1bill based payments.
Swich Payout Solution	Corporate local fund disbursement and international inwards remittance solution
Swich Retailer E-Wallet	Digital wallet for SMEs and retailers enabling financial transactions and digital payment collections
Bill Payments & Airtime Aggregation	Unified platform for local and international bill payments.
Omni Channel	One window communication platform with all major social media and GSM channels allowing ease of communication between

Education

Bachelor of Business Administration (BBA)

University of Hertfordshire | 2015

Diploma in Strategic Leadership and Management

OTHM