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Senior Product & Programme Leader | Payments | FinCrime | FinTech | Open Banking | Safeguarding Compliance | Crypto | AI & ML

Senior Product & Programme Leader with 12+ years of experience driving FinTech, Payments, and Financial Crime (FinCrime) innovation across the UK and EU. Expert in cross-border payments and financial infrastructure leadership, designing and scaling regulated ecosystems—from VRP/BNPL and PIS/AIS integrations to CASS 7 safeguarding, reconciliation, and AI-driven fraud and transaction monitoring. Proven success delivering Open Banking, Crypto, and RegTech solutions that comply with PSD2, MiCA, and FCA frameworks while enhancing operational efficiency and revenue growth. Skilled at aligning business goals with technical execution, I lead cross-functional teams to deliver secure, compliant, and data-driven products across SEPA/SWIFT, virtual accounts, and stablecoin payment rails. Recognised for turning complex regulatory and financial requirements into clear product strategies, measurable outcomes, and audit-ready controls. Experienced in leveraging AI and Machine Learning for fraud detection, transaction monitoring, and risk scoring to drive smarter, more predictive compliance solutions.

## Core Competencies

Payments & Banking: Open Banking (PIS/AIS), VRP, BNPL, CASS 7 safeguarding, reconciliation, treasury ops, SEPA Instant, SWIFT GPI, virtual IBANs

FinCrime & RegTech: AML/KYC, CDD/EDD, sanctions screening, transaction monitoring, SAR processes, model governance, audit & MI, AI- and ML-enhanced fraud detection and risk scoring

Crypto & Web3: Stablecoins (MiCA-ready), on/off-ramp flows, chain analytics alignment, risk controls for crypto-fiat settlement

Data & Platforms: SQL, product analytics, Snowflake, Kafka, dashboards (Power BI, Tableau), event-driven architecture, predictive analytics and machine learning integration

Leadership & Delivery: Product strategy & roadmap, OKRs, Agile/SAFe/Scrum, stakeholder management, vendor selection, change & communications

Governance & Standards: PSD2, MiCA, ISO 20022, GDPR, ISO 27001, IFRS 17, SOX, ITIL

## Education & Certifications

MBA, London Business School (Application in Progress)

*Focus: FinTech Innovation, Strategic Product Leadership, Financial Regulation*

MBA, Olabisi Onabanjo University (2018)

*Focus: Business Strategy, Technology & Operations, Financial Management*

- SAFe Product Owner / Product Manager (POPM) – Scaled Agile
- Certified Scrum Product Owner (CSPO) – Scrum Alliance
- PRINCE2 Practitioner – Axelos
- Certified Business Analysis Professional (CBAP) – IIBA
- Certified Data Protection Officer (CDPO) – European Centre for Privacy & Cybersecurity
- ISTQB Foundation Level – International Software Testing Qualifications Board
- Certified Anti-Money Laundering Specialist (CAMS) – ACAMS (*In Progress – Target 2026*)
- Certified Information Privacy Professional – Europe (CIPP/E) – IAPP (*Planned 2026*)
- Associate Member of the Association of Corporate Treasurers (AMCT) – ACT (*Planned 2026/27*)

## PROFESSIONAL EXPERIENCE

### AMBR GROUP (NewRails / Typhoon Wealth UK Ltd)

Nov 2024 – Present

(MiCA-licensed fintech building a stablecoin-powered payments-as-a-service platform bridging traditional banking rails with blockchain-based settlement.)

#### Senior Product Manager Payment & Financial Infrastructure

Ambr Payments is building the future of money, a MiCA-compliant, stablecoin-powered payments-as-a-service platform bridging traditional banking rails (SEPA, SWIFT, IBAN) with blockchain-based settlement and digital assets. Reporting directly to the CEO and Product Head, I lead the definition, roadmap, and regulatory alignment for cross-border payments, stablecoin issuance, and financial infrastructure products.

#### Key Achievements & Responsibilities

- Led cross-border payment product design, including SEPA Instant and SWIFT GPI integrations, enabling real-time euro and GBP settlements and reducing cross-border transaction latency by 45%.
- Defined the product roadmap for Ambr's MiCA-regulated Euro stablecoin, collaborating with engineering, legal, and compliance teams to ensure seamless interaction between fiat accounts, stablecoins, and DeFi settlement layers.
- Architected multi-currency virtual account systems (vIBANs) supporting GBP, EUR, and USDC, with embedded AML/KYC modules, reconciliation automation, and safeguarding processes aligned with FCA CASS 7 principles.
- Coordinated regulatory readiness across jurisdictions (UK, Lithuania, Czech Republic), ensuring compliance with PSD2, MiCA, GDPR, and ISO 20022 standards.
- Designed and implemented an AI- and ML-powered risk control and transaction monitoring framework, enhancing fraud detection, anomaly scoring, and AML/KYC decision efficiency by 30%.
- Partnered with blockchain and banking providers to build programmable APIs connecting fiat rails to smart contracts, improving settlement transparency and interoperability.
- Instituted governance and audit frameworks for safeguarding, reconciliation, and treasury reporting to support Ambr's forthcoming UK EMI licence application.
- Delivered C-level product reporting dashboards, providing real-time insight into volume, liquidity, reconciliation, and regulatory KPIs.
- Mentored business analysts and product associates, introducing Agile rituals (stand-ups, retrospectives, backlog grooming) to accelerate delivery cycles by 25%.

**Tech Stack & Tools:** REST / GraphQL APIs, SEPA Instant, SWIFT GPI, Virtual IBANs, Odoo ERP, Kafka, Snowflake, SQL, Feishu/Lark, AWS, Jira, Confluence, Slack, Miro, Figma,

**Regulations & Standards:** PSD2, MiCA, FCA Safeguarding (CASS 7), ISO 20022, AMLD6, GDPR, ISO 27001

### ONE.IO

Dec 2022 – Oct 2024

(FinTech consulting firm delivering cross-border payments, FX, and digital asset solutions for PSPs, EMIs, and financial institutions.)

#### Product Manager Payments, & FX & Crypto

One.io provides FinTech and RegTech product solutions for cross-border payments, FX, and digital asset management. I led multiple end-to-end product initiatives across Payments, Open Banking, and Crypto infrastructure, focusing on regulatory alignment, automation, and financial inclusion across Europe and Africa.

#### Key Achievements & Responsibilities

- Led the product roadmap for a unified FX and cross-border payments platform, integrating Open Banking APIs, modular KYC, and automated reconciliation for multi-currency transactions (GBP, EUR, USD).
- Delivered integrations with ClearBank, Modulr, and Currencycloud, enabling instant settlements and regulatory reporting for EU and UK customers.
- Designed compliance workflows (KYC/CDD/EDD) and AML alert automation, cutting manual review time by 65% and improving false positive resolution by 40%.
- Introduced a crypto onboarding module with wallet analytics and risk scoring, enabling secure fiat-to-stablecoin transactions under MiCA and FCA crypto-asset registration guidelines.

- Collaborated with regulators, PSPs, and internal compliance teams to strengthen CASS 7 safeguarding, audit readiness, and operational resilience.
- Managed multiple product squads across UX, engineering, and operations, aligning Agile delivery with strategic goals and maintaining a 96% sprint delivery rate.
- Implemented Power BI dashboards to track product adoption, reconciliation exceptions, and regulatory metrics across multiple regions.

Tech Stack & Tools: Odoo ERP, REST/GraphQL APIs, SEPA, SWIFT, Power BI, Kafka, Snowflake, Jira, Confluence, Miro, AWS

Regulatory Frameworks: PSD2, MiCA, FCA Safeguarding (CASS 7), AMLD6, GDPR, ISO 27001

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## BMW FINANCIAL SERVICES

Aug 2019 – Oct 2022

(Global automotive finance arm of the BMW Group, providing retail and corporate payment, lending, and compliance solutions.)

### Product Manager Payment Open Banking & Compliance

BMW Financial Services provides digital finance and payment solutions for its global automotive and retail network. As Product Manager, I led strategic initiatives in Open Banking, Payments Automation, FinCrime, and Safeguarding, aligning product delivery with FCA, PSD2, and ISO 20022 standards to enhance compliance, customer experience, and operational efficiency.

#### Key Achievements & Responsibilities

- Delivered an Open Banking API upgrade (v3.1.9 → v3.1.11) across multiple regions, improving integration reliability, fraud prevention, and customer onboarding efficiency by 40%.
- Designed and deployed a Variable Recurring Payments (VRP) module that reduced payment failures by 35% and supported seamless recurring financing payments for dealers and retail clients.
- Automated reconciliation and safeguarding workflows using Odoo ERP and Power BI, reducing manual effort by 70% and achieving full CASS 7 audit compliance.
- Implemented machine-learning fraud detection leveraging AML rules and behavioural analytics, cutting unauthorised transactions by 35% and false positives by 25%.
- Collaborated with ComplyAdvantage, ClearBank, and Open Banking partners to deliver PSD2-compliant APIs and unified transaction monitoring dashboards.
- Enhanced customer data protection and GDPR compliance, embedding privacy-by-design principles across product lifecycle stages.
- Led Agile ceremonies and sprint governance, enabling faster cross-functional delivery and alignment between engineering, risk, and compliance teams.
- Reported directly to the Head of Product, managing stakeholder expectations across the UK, Germany, and EMEA markets.

Tech Stack & Tools: REST / GraphQL APIs, SEPA, SWIFT, Power BI, SQL, Azure DevOps, Jira, Confluence, Snowflake

Regulatory Frameworks: PSD2, CASS 7, FCA Safeguarding, ISO 20022, AMLD6, GDPR, IFRS 17

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## COMPLYADVANTAGE

Aug 2018 – July 2019

(AI-driven RegTech provider specialising in AML, transaction monitoring, and sanctions screening solutions for banks and payment institutions.)

### Product Manager Payment FinCrime Automation, AML & Open Banking Compliance

ComplyAdvantage is a global RegTech provider specialising in AI-driven AML, fraud prevention, and KYC automation solutions. As Product Manager, I owned the roadmap and delivery of financial crime compliance products supporting banks, PSPs, and FinTechs across the UK, EMEA, and APAC. My role focused on enhancing transaction monitoring, digital onboarding, and sanctions screening platforms to strengthen client regulatory compliance under FCA, EBA, and AMLD5/6 guidelines.

#### Key Achievements & Responsibilities

- Delivered next-generation AML/KYC automation tools, reducing manual review volumes by 50% and false positives by 40%, improving overall screening accuracy.

- Led the development of a unified sanctions and PEP screening engine, integrating external data providers and increasing alert triage speed by 60%.
- Built a digital onboarding module supporting real-time verification, risk scoring, and AML policy enforcement across multiple client APIs.
- Enhanced transaction monitoring (TM) platform with AI/ML anomaly detection, improving fraud identification precision and cutting false alerts by 35%.
- Partnered with global clients (Tier-1 banks, payment processors, and digital lenders) to configure custom risk thresholds and align with their compliance frameworks.
- Collaborated cross-functionally with engineering, data science, and compliance teams to translate regulatory requirements into scalable product features.
- Drove Open Banking readiness initiatives, embedding AML logic into PIS/AIS API flows for real-time identity verification and risk flagging.
- Delivered regulatory reporting dashboards aligned with FCA and EBA audit requirements, improving transparency and governance.

Tech Stack & Tools: Python, SQL, APIs, Snowflake, PowerBI, Jira, Confluence, Miro, AWS

Regulatory Frameworks: AMLD5/6, FCA, PSD2, GDPR, FATF Guidelines

## **10x BANKING**

**April 2018 – June 2019**

(Cloud-native core banking platform enabling major banks to launch digital financial products and Open Banking APIs at scale.)

### **Product Manager Core Banking & Lending APIs**

10x Banking is a cloud-native SaaS core-banking platform serving global financial institutions. As Product Manager, I led the design and delivery of API-driven banking modules that supported digital onboarding, payments, and lending across Tier-1 clients including Santander, JPMorgan, and NatWest. My work focused on building scalable, compliant, and customer-centric financial products aligned with PSD2, FCA, and ISO 20022 standards.

#### **Key Achievements & Responsibilities**

- Owned the Core Banking API roadmap spanning accounts, transactions, and lending services; delivered over 30 microservices supporting secure payment initiation and balance management.
- Implemented Variable Recurring Payments (VRP) and BNPL capabilities, reducing transaction latency by 40 % and enabling real-time repayment schedules.
- Collaborated with engineering and compliance teams to embed Strong Customer Authentication (SCA) and KYC workflows, ensuring PSD2 alignment across all API endpoints.
- Delivered partner API integrations with Visa, Mastercard, and ClearBank for instant payments and multi-currency settlements.
- Improved reconciliation accuracy by 50 % through automated ledger updates and audit-ready reporting within the platform's payments module.
- Enhanced developer experience by standardising OpenAPI documentation and sandbox testing environments, cutting third-party integration time by 30 %.
- Introduced product-level analytics and feedback loops using Power BI dashboards to measure API adoption, error trends, and partner performance.
- Worked within Agile (SAFe) frameworks, managing cross-functional delivery squads and sprint reviews to maintain a > 95 % on-time delivery rate.

Tech Stack & Tools: REST/GraphQL APIs, Java Microservices, Power BI, Jira, Confluence, AWS, SQL, Kafka

Regulatory Frameworks: PSD2, FCA, ISO 20022, GDPR, SCA, ITIL

## Selected Strategic Engagements & Collaborations

(Cross-organisation partnerships, product integrations, and joint compliance initiatives)

- Adyen: Collaborated on safeguarding and reconciliation API alignment for regulated payment entities under CASS 7.
- PayPal: Supported European merchant onboarding through treasury automation and PSD2 readiness projects.
- ComplyAdvantage – Partnered on AML and KYC data-feed integrations powering transaction monitoring solutions.
- ClearBank & Modulr: Integrated SEPA Instant and GBP virtual-account APIs for real-time settlement and reconciliation.
- Currencycloud & Thredd: Worked on multi-currency and card-processing integrations for cross-border payments automation.
- 10x Banking / Santander / J.P. Morgan / NatWest: Supported API and Open Banking development through vendor or project-based collaboration.
- Aon & BMW Financial Services: Led internal transformation and compliance programmes aligning with FCA and PSD2 frameworks.
- Regulatory Bodies (FCA / EBA / AMLD6): Engaged in compliance alignment, audit preparation, and product readiness for PSD2, MiCA, and safeguarding regulations.

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## Value Delivered (Strategic Impact)

- Reduced fraud losses by 35% through AI-powered transaction monitoring and AML-integrated onboarding controls.
- Improved audit readiness by 50% through automated AML workflows and end-to-end evidence generation.
- Delivered scalable FX and crypto-payment infrastructure across the UK, Switzerland, and Luxembourg to support global expansion.
- Defined product vision, roadmap, and MVP scope for high-growth FinTech and RegTech platforms.
- Partnered cross-functionally with Legal, Risk, Engineering, and Compliance to ensure regulatory and operational alignment.
- Launched Open Banking, BNPL, VRP, and AML tooling aligned with PSD2, FCA, MiCA, and AMLD5/6 frameworks.
- Scaled MVPs into measurable products achieving strong adoption, retention, and revenue growth KPIs.

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## Tools & Platforms

**Frameworks & Standards:** PSD2, MiCA, FCA CASS 7, ISO 20022, ISO 27001, AMLD6, GDPR, IFRS 17, SOX, ITIL

**Product & Delivery:** Jira, Confluence, Azure DevOps, Trello, Monday.com, Basecamp, Notion, Miro, Lucidchart, SharePoint, Google Workspace, Microsoft 365

**Data & Analytics:** SQL, Power BI, Tableau, Snowflake, Kafka, Excel (Advanced Modelling), Google Data Studio, BigQuery

**Payments & Infrastructure:** SEPA Instant, SWIFT GPI, Virtual IBANs, Odoo ERP, SAP S/4HANA, Currencycloud API, ClearBank, Modulr, AWS, Azure Cloud, Docker, Kubernetes, Jenkins

**Compliance & RegTech:** ComplyAdvantage, SumSub, Chainalysis, TRM Labs, LexisNexis Bridger, Actimize, Alloy, SAS, SPSS, Blue Prism

**Design & Collaboration:** Figma, Adobe XD, Balsamiq, Sketch, InVision, Slack, Feishu (Lark), Microsoft Teams