

ANILA SCARIA

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PROFESSIONAL SUMMARY

Product Management & Analytics professional with **9+ years of experience** in **product management, product operations, and business analysis** across **payments, fintech, retail, and enterprise platforms**. Holds a strong foundation in **computer science** and a master's in business analytics, combined with strong **analytical skills** to deliver actionable insights and optimize payment systems. Recognized for **excellent communication skills**, both written and verbal, skilled in **mobile payments, emerging acceptance technologies, and digital payment acceptance solutions**.

SKILLS

Core Competencies: Agile Product Management, Product Road mapping, MVP Development, Data-Driven Decision-Making, A/B Testing, Cross-Functional Leadership, Strategic Problem Solving, Stakeholder Communication

Payments & Fintech: Digital Payments, Mobile Payments, Contactless Payments, EMV Compliance, Merchant Acquiring, Commercial Fleet Payments, Payment Gateway (CFGW), POS Systems, Authorization and Clearing, Settlement Processing, Credit Card Adjudication, PCI DSS Compliance, ISO 8583, E2EE, Base24, SIP Integration, LCASS, IPT, OPT

Data & Analytics: SQL, Python, R, Excel, Power BI, Tableau, DAX, Data Visualization, ETL, Data Warehousing, EDA, Time Series Analysis, A/B Testing, Anomaly Detection, Predictive Modeling, Statistical Analysis

ML & AI Tools: Scikit-learn, Pandas, NumPy, Matplotlib, Seaborn, CNNs, CVAT

Tools & Platforms: Azure DevOps, JIRA, Selenium, HP ALM, VSTS, CICS, Citrix, Web Applications, POS Devices

EDUCATION

Master of Science in Business Analytics (GPA: 3.6/4.0), Arizona State University | Aug 2024 – May 2025

Postgraduate Certificate – Business Analytics & Applications, Indian Institute of Management | Dec 2020 – Feb 2022

Bachelor of Computer Applications (GPA: 3.0/4.0), Mahatma Gandhi University | Jun 2011 – Mar 2014

PROFESSIONAL EXPERIENCE

Lead Product Analyst / Product Owner – Site System Payments, Shell plc | Sep 2018 – Aug 2024

- **Owned and delivered product roadmap** for **digital payment applications, mobile payment solutions, contactless EMV transactions, and POS payment platforms** across Shell's global retail network, driving **\$6M in annual business value**.
- Led and contributed to **75+ POS and payment terminal deployments**, improving release quality and reducing downtime across **3,000+ retail sites**.
- **Validated contactless and mobile payment transactions**, ensuring compliance with **EMV standards, CVM limits, floor limits, and merchant acquiring** requirements.
- Managed **cross-functional leadership** across engineering, QA, operations, and compliance to deliver high-impact payment system upgrades.
- Conducted **end-to-end payment transaction testing** for **digital wallet acceptance, merchant acquiring connections, and authorization/clearing flows** with acquiring banks.
- Led **User Acceptance Testing (UAT)** and **deployment testing** during production rollouts to ensure transaction accuracy and prevent post-deployment payment issues.
- Performed **transaction settlement validation** to ensure accurate reconciliation between **Shell's Integration Platform (SIP), Commercial Fleet Gateway (CFGW)**, acquirer hosts, and head office financial systems.
- Executed **transaction validation** on **payment routers and switches** including **LCASS**, ensuring secure routing of card and fleet-specific payments.
- Led testing and validation for **Shell's payment authorization and routing platform** for **commercial/fleet card transactions**, ensuring seamless integration with **SIP and LCASS** for fleet-specific payment processing.
- Built **10+ KPI dashboards (SQL, DAX, Power BI)** to track **payment health, settlement processing accuracy, and fraud detection trends**, improving decision-making efficiency by **40%**.
- Developed **machine learning anomaly detection models** for POS transactions, reducing false positives by **18%** and improving fraud monitoring accuracy.

Product Analyst, Capgemini (Client: Royal Bank of Canada) | Aug 2014 – Aug 2018

- **Analyzed and documented requirements** for payment processing enhancements, **POS device allocations, and mainframe (CICS) transaction workflows**.

- Performed **end-to-end transaction validation** for card acquirer hosts, including **Base24**, ensuring **PCI DSS compliance** and **secure settlements**.
- Defined **technical user stories** for **payment integrity, settlement processing, and fraud detection** use cases, improving defect resolution by **30%** and eliminating recurring transaction issues.
- Conducted **data validation and transaction flow testing** across **thousands of credit/debit card payments**, detecting and resolving processing errors pre-release.
- Designed **Python-based anomaly detection scripts** to identify **unusual payment activity** during UAT, reducing false positives and improving fraud detection accuracy.
- Built **Power BI and Excel VBA dashboards** to monitor **payment performance** and **authorization/clearing performance trends**.
- **Led weekly client status reviews** with banking stakeholders, achieving **100% satisfaction** through transparent progress reporting.
- **Presented ML findings, test results, and payment analytics** in sprint demos, bridging communication between data science teams and product managers.

PROJECT EXPERIENCE

Drone Detection with XAI (*Volunteer Research Project – Arizona State University, Dr. Azim Roy*) | Jul 2025 – Present

Tools: Python, CVAT, Scikit-learn, CNNs, Medical Imaging Datasets

- **Developed and implemented AI models** for drone detection, applying explainable AI (XAI) techniques to improve model transparency and clinical trust.
- Annotated drone imaging datasets to **improve training accuracy and support model optimization** for diagnostic tasks.
- **Used CVAT for image labeling and segmentation**, ensuring high-quality data for supervised learning.
- **Enhanced deep learning model performance** through iterative testing, refinement, and validation.
- **Collaborated on the development of AI-driven diagnostic solutions**, contributing to research publications and presentations.

Stock Market Dividend Strategy Optimization (*Capstone Project – Digital Heat Corporation*) | Jan 2025 – May 2025

Tools: Python, Pandas, NumPy, Scikit-learn, Polygon.io API

- **Developed a predictive model** to optimize buy/sell timings for dividend stocks, aimed at maximizing returns based on dividend declaration patterns.
- **Applied time series analysis and machine learning algorithms** to analyze stock price behavior around dividend events.
- **Automated data extraction and model deployment workflows** using the Polygon.io API and Python scripting.
- **Delivered a modular, reproducible framework** for dividend-focused investment strategies with scope for real-time execution.

AI Strategy Feasibility Analysis (*Voluntary Internship – Digitech Services Inc*) | Feb 2025 – May 2025

Tools: Market Research, Business Analysis, AI Use Case Mapping

- **Conducted end-to-end analysis** of multiple client companies to assess business processes suitable **for AI adoption, focusing on operational efficiency, customer service, and automation**.
- **Identified and prioritized AI solution opportunities** such as virtual assistants, predictive analytics, and intelligent automation, aligning each with business pain points and KPIs.
- Collaborated with internal AI consultants to **evaluate the feasibility, ROI potential, and implementation complexity** of proposed solutions.
- **Delivered detailed reports** and presentations summarizing **industry-specific use cases and actionable AI roadmaps** for key clients in retail, logistics, and services.

CERTIFICATIONS

- ISTQB Certified Tester – Foundation Level (Certified)
- Google Data Analytics Professional Certificate – Coursera (In Progress)
- Microsoft Certified: Azure AI Fundamentals (AI-900) (In Progress)
- IBM Machine Learning Professional Certificate – Coursera (In Progress)