

# Bawo Maleghemi

Senior Product Manager, Installment Loans

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## SUMMARY

Senior Product Manager with 10+ years in fintech, payments and SaaS, focused on building scalable platforms that improve underwriting, risk management, and servicing for consumer lending and installment loan products. Proven track record owning P&L for \$50M+ portfolios, driving 28% margin improvements, reducing manual credit review by 60%, and delivering measurable revenue and retention gains. Experienced in credit automation, risk & oversight frameworks, loan origination integrations (APIs), loan servicing/collections workflows, regulatory compliance and data-driven product roadmaps that optimize acquisition, underwriting, and portfolio performance.

## EXPERIENCE

2025 – Present

### Lead Product Manager

OPTISAGE.AI · Ontario, Canada

- Built and launched AI-driven agents with robust risk & oversight frameworks in a 90-day sprint — applicable to automated underwriting and decisioning for installment loans; contributed to a 28% margin improvement.
- Delivered scalable APIs and Postman integration kits that reduced partner integration time and accelerated sales cycles by 35% — supporting rapid LOS and servicing integrations for lending partners.
- Scaled marketplace access 5x and increased conversion 42% through data-driven funnel optimizations — transferable to borrower acquisition and application completion rate improvements.

2023 – 2025

### Director of Product

OTTER PLATFORM · British Columbia, Canada

- Launched an AI-powered financial ops platform for SMBs in under 5 months that automated 70% of transaction classification — enabling faster income verification and affordability checks relevant to loan underwriting.
- Unified financial ledger via API integrations and onboarded B2B users rapidly — experience that maps to integrating bank data, income sources and servicing systems for installment loan products.
- Delivered iOS/Android apps that increased weekly engagement 30% and improved retention — experience improving borrower engagement, repayment reminders and digital servicing UX.

2022 – 2023

### Director of Product

CONTROL HQ · Austin, Texas

- Implemented credit automation integrations that cut manual review steps by 60% — directly relevant to scaling underwriting throughput and reducing decision latency in consumer lending.
- Led migration from monolithic to microservices architecture with REST APIs to improve scalability and reliability of credit and servicing components.
- Redesigned onboarding and application flows using analytics (Hotjar, Amplitude), increasing conversion by 35% — applies to improving loan application completion and approval funnel metrics.

2021 – 2022

### Senior Product Manager

APPNOVATION · Ontario, Canada

- Delivered HIPAA- and compliance-driven platforms for regulated customers — strong experience collaborating with legal and compliance teams to meet strict data/security requirements applicable to lending regulations.
- Integrated EMR/CRM systems and reduced manual data entry by 35% — transferable skills for reducing reconciliation work across servicing, payment and collections systems.

**Head of Product**

INTERSWITCH · Nigeria

- Head of Product for a \$50M+ fintech/SaaS portfolio — owned roadmap and P&L, driving 23% revenue growth and demonstrating portfolio management and commercial accountability.
- Consolidated fragmented fintech tools into cloud-ready, API-first platforms, reducing partner onboarding time by 60% — experience essential for lender integrations.
- Pioneered agile delivery pods, decreasing release cycles by one month and accelerating go-to-market by 4+ weeks — proven delivery approach to rapidly iterate lending features.

**CORE COMPETENCIES**

Installment loans & consumer lending	API integrations & microservices
Underwriting & credit decisioning	Credit automation & orchestration
Credit risk management & policy	Data-driven product strategy
Portfolio management & P&L ownership	Go-to-market & monetization
Collections & servicing operations	Regulatory compliance & reporting
Fraud prevention & risk frameworks	Agile/Scrum delivery & leadership
Financial modeling & forecasting	

**EDUCATION****Bachelor of Science, Economics**  
AMBROSE ALLI UNIVERSITY, EKPOMA**CERTIFICATIONS**

Certified AI Developer  
Certified Product Manager (AIPMM)  
SAFe 5.0 Agilist & Advanced Scrum Master  
Lean Six Sigma Green Belt