

JAYASREE IYER

Twenty years of experience in the US Banking Industry (including seven years of working experience in the USA)
Built global payment systems & processes; helped create best-in-class back office operations for money-movement

📍 Bengaluru, Karnataka, India

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DIRECTOR- OPERATIONS (GLOBAL BANKS)

Led seven specialized processes in risk operations with a 650-member team across India and the Philippines; Saved \$220K in 18 months through process improvements and re-deployment of team members (Wells Fargo Bank)

Introduced process improvements, minimized fraud, and reduced annual losses by 95% (from \$950K to <50K)
Generated annual revenue of \$8M with a 30-member team based in India and the USA (Yodlee Inc.)

Operations | Global Team Leadership | Process Transformation | Risk Management | Revenue Growth

Accomplished banking operations leader who has led large global teams and complex processes, managed risks and delivered exceptional results for leading MNC banks. NACHA-certified ACH professional with expertise in electronic payments (including credit cards, wires, retail, and consumer payments). Led credit risk management of online payments, fraud and loss prevention, and compliance (KYC, AML, OFAC, CDD).

Holds a US patent for utilizing postcards to make payments through barcodes. Two patents pending (Risk management on payment defaults and funds transfer using credit card rails).

FUNCTIONAL EXPERTISE / CORE SKILLS

- Business Transformation ▪ Project / Program Management ▪ Cross-Functional Collaboration ▪ Business Analysis ▪ Best Practices, Process Improvements ▪ Manpower & Financial Resource Allocation ▪ Planning, Budgeting

AWARDS

- Most Valuable Player Award - Yodlee (2013)
- Outstanding Contributions Award - Cash Edge (2007)
- Exceptional Performance Award - Wells Fargo (2001)

PROFESSIONAL VISIBILITY & RECOGNITIONS

- Amongst the first Indian women to be featured in the spotlight section of the Ceresa USA mentoring platform (2021).
- Delivered a Masterclass in Innovation Frameworks and Product Management, Institute of Product Leadership (2020)
- Certified by UC Berkeley for Leading Innovative Change (2020).
- The Capstone project was among the top 10 of 35 projects.
- Featured in the 100 women leaders interview by OD Alternatives (2018).
- Panelist at Oracle Code Day Event (2018).
- Speaker in industry conferences - ISACA (2018), Oracle Women Leadership (2017), Hacker in Her (2016).
- Led Women's Team Member Network - India Chapter in Wells Fargo (2015-2018).

PROFESSIONAL SNAPSHOT

- **Banking Exposure:** Front and Back-office Operations, Payment Processing, Electronic Payment Platforms, Payment Reconciliations, Business Analysis, Product Management, Risk Management, and Fraud Prevention.
- Collaborated with global cross functional leadership teams on business strategy and operational transformations.
- Built and inspired high-performing teams of domain experts. Managed career progressions of team members.
- Spearheaded continuous process improvements and risk control initiatives.
- Implemented compliance and regulatory frameworks, supervised audits, and enhanced operational efficiencies.
- "Do-what-it-takes" techniques to ensure timely delivery of organizational initiatives.
- Rolled out frameworks for product feature prioritization, developed product roadmaps, and oversaw delivery.

WORK EXPERIENCE

Dhanam Inc., Founding Partner, Bengaluru, India

Jul 2020 - Present

Dhanam was started as the initiative towards fulfilling grassroots-level financial inclusion, as part of the BEPM program. Dhanam 2.0 is a Financial Literacy Platform to deliver sticky finance management solutions through learning, tool sets, and a marketplace for the unorganized sector in India.

- Educated 300 families on financial literacy in the unorganized sector.
- Guided 400 families in obtaining Ration and Aadhar cards and opening bank accounts.
- Developed a prototype for an app for financial literacy and an online marketplace for used goods.

Suntec Business Solutions, Center Head – Bangalore Office, V.P- Head of Product Management

Jul 2019 – Oct 2019

Annual Turnover of \$450 M, Headcount of 650, with offices in Bangalore, Trivandrum, and Chennai.

- Spearheaded product requirements, software delivery, and internal product operations with a 200-employee team.
- Met revenue targets through market-ready product suits. Administrative/Operational leadership for Suntec Bangalore.

Wells Fargo Bank, Bengaluru, India

Jul 2015 – Jun 2019

Vice President / Head of Innovation (Products and Prototypes) Group, WFEGS INDIA (May 2017 – Jun 2019)

- Managed key innovation projects and proof of concepts.
- Reviewed User experience designs, implemented new technologies and applications, developed new products and enhancements, and drove customer experience. Delivered 6 POCs in a quarter across multiple lines of business.
- Conducted product and feature management of the Cyntax platform for internal hackathons.
- Ran 6 hackathons; achieved 65 % penetration with >8000 participants, and generated ideas/solutions to business issues.
- Conducted ideation sessions and filed for 20 patents in one particular quarter.

Vice President, Operational Risk Manager (ORM), Risk Services, EGS, Wells Fargo. INDIA (Jul 2015 – May 2017)

- **Corporate Head:** Enterprise Global Solutions - Risk Operations Group.
- Controlled Operational Risk, Compliance, and Financial Crimes. Supervised global risk review, testing, and reporting.
- Started with a team of 45# and grew to 450# in 18 months through the addition of new geographies (Manila) and services and became the most diverse team across the enterprise.
- Restricted employee attrition to <5 % and audit findings to <1%.
- Initiated the concept of a single customer onboarding platform across all banking products, under implementation.

Yodlee Inc., Bengaluru, INDIA

Jun 2008 – Mar 2015

Product Manager (Money Movement)>>Senior Manager (Risk/Fraud & Compliance)>>Director (Risk Management Products & Services)

- Created the product strategy for driving increased penetration and revenue from the Financial Services market. Led the money movement platform. Promoted Yodlee's Financial Services solutions to achieve targeted revenue growth.
- Integrated money movement (Funds Transfer Engine) and Bill Pay Platforms (Payment Engine).
- Developed and headed operations of a state-of-the-art risk management product - Instant Account verification with millions of customers across the top 10 financial institutions in the US and globally.
- Recommended product usage strategies and performance measurements.
- Set up foundational software development processes for platform scale and adoption.

CashEdge Inc. (now, Fiserv), Senior Payments Analyst, Sunnyvale, US

Apr 2006 – Apr 2008

- Part of the team that developed an internal risk engine. Led internal audits, and supported external audits.
- Created processes for electronic payment processing. Liaised between payment operations and engineering.
- Migrated to the new ODFI and received an exceptional performance award.

Addison Avenue Federal Credit Union, ACH Specialist, Palo Alto, CA, US

Oct 2002 – Oct 2005

Offers personalized financial services and convenient banking solutions.

- SPOC for 40 US branches and the call center for escalated issues for electronic payment processing.

Wells Fargo Bank, Peninsular Strategic Development Consultant, Palo Alto, CA, US

Mar 2001 – Oct 2002

- Supervised operations in 11 branches, rolled out new products and services, and trained tellers.

EDUCATION

- Berkeley Executive Program in Management (BEPM), Haas School of Business, U.C. Berkeley, 2022
- Bachelor of Science (B.Sc.), Physics, Government College for Women, Kerala University, 1996