Monika Jain

✉ monika9701@gmail.com | 📞 408-306-7421

LinkedIn :https://www.linkedin.com/in/monika9701/

US Citizen

Current : Union City, CA, USA -94587

Summary

Senior Product & Program Manager with 17+ years of experience driving enterprise SaaS, fintech, and AI-powered platform products from strategy to launch. Proven record of delivering high-impact features that drive revenue growth, improve operational efficiency, and enhance user experience. Skilled in roadmap ownership, PRD/BRD development, cross-functional leadership, and scaling complex enterprise integrations.

Core Skills

Product Strategy & Roadmaps | PRD/BRD Writing | Agile/Scrum | API & Platform Integrations | B2B SaaS | Enterprise Payments | AI & Security Platforms | Release Management | Data-Driven Product Decisions | Stakeholder Management | Cross-Functional Leadership

Professional Experience

Substack - Writer   Mar 2025 – Present

- Author, Substack : https://substack.com/@monikajain872868?utm_source=user-menu
- Authored 30+ Substack articles sharing original insights on the global payments' ecosystem, informed by hands-on experience and ongoing industry research.
- Analyzed and communicated key trends, including infrastructure evolution, future innovations, and regulatory changes shaping the payments landscape
- 👉 Impact Summary: Substantial Increase 25% increase in LinkedIn follower list from ~900 to 1400+ in a span of quarter length.

Senior TPM – Walmart US Global Tech   Jul 2024 – Feb 2025

- Owned quarterly capacity planning and execution for iOS/Android platform initiatives, reducing quarterly planning time by 25%.
- Supporting 220+ apps across multiple tenant groups, improving delivery efficiency by 25% by working with more than 70+ Engineering managers org wide
- Led Product Science SDK integration, improving app performance metrics (reduced startup time by 18% and crash rates by 12%).
- Managed Tech Debt Dashboard across web, iOS, Android— conducting 15 meetings and expected to reduce tech debt by 30% YoY
- Prioritized RBM fixes that expected to reduce recurring incidents by 30% YoY.

- Partnered with payments team to deliver Apple BNPL Affirm integration and gift card feature enhancements, increasing average order value by 7% and gift card adoption by 15% in 1st quarter.
- 👉 Impact Summary: Drove 7% AOV growth, 15% gift card adoption, and 25% faster delivery efficiency for Walmart's mobile platform.

Product Management - Inovio Payments   Apr 2021 – Jan 2024

- Defined requirements, user journeys, and wireframes for Total Dispute Management fraud solution, reducing fraud rates by 30% and false positives by 45%.
- Co-led integration of TC40 & RDR fraud systems, cutting chargeback rates by 40% and reducing dispute resolution time from 10 days to <24 hours.
- Supported processor/gateway API integration, enabling onboarding of 15+ enterprise merchants, driving multi-million-dollar revenue growth.
- Designed and delivered MVP for 2FA features, improving platform security compliance and boosting merchant adoption by 22%.
- 👉 Impact Summary: Enabled 40% chargeback reduction and multi-million $ revenue growth through fraud reduction and merchant onboarding.

Technical Program Manager - Meta (Messenger Kids)   Nov 2019 – May 2020

- Managed weekly release cycles across Android, iOS, Kindle, reducing release issues by 20% via proactive triage and crash resolution.
- Collaborated with marketing and engineering teams to launch key features, improving App Store ratings by 0.3 points through user feedback-driven enhancements.
- Led TestFlight submissions and launch readiness, improving feature time-to-market by 15%.
- 👉 Impact Summary: Delivered 20% fewer release issues and 15% faster feature launches, boosting user experience metrics.

Technical Project Manager - Google (GCP/RBM Messaging)   Mar 2019 – Jun 2019

- Supported onboarding of 400+ global partners for RBM messaging via GCP integrations.
- Developed operations guides and SLAs, reducing partner onboarding & integration time by 25%.
- 👉 Impact Summary: Reduced onboarding time by 25%, accelerating GCP partner adoption at scale.

QA Lead - Facebook (Portal Privacy)   Jan 2018 – Feb 2019

- Managed privacy compliance testing for Portal devices, ensuring zero critical privacy defects at launch.

- Developed dashboards for release readiness, increasing on-time releases by 18%.
- 👉 Impact Summary: Ensured a high-quality launch with 0 critical issues, boosting leadership confidence and release reliability.

Earlier Roles

- Held QA/TPM roles at Samsung (Samsung Pay, Knox), Wells Fargo (Mobile Banking), Asurion, Airlogic, Wipro, HCL Technologies.
- Wells Fargo Mobile Check Deposit: Validated end-to-end flow, increasing adoption by 35% in Q1 post-launch, cutting related call center volume by 22%.
- Samsung Pay Beta Test: Ran a 300-user beta, completing testing in 6 weeks (50% faster) and resolving critical bugs before launch, reducing post-launch issues by 40%.

Education

- MBA (2017) – International Technological University (ITU)
- CSPO (2020) – Scrum Alliance®
- BTech – Electronics & Communication (2001) – Kurukshetra University