**Monika Jain**

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**Summary**

Senior Technical Project & Program Manager with 17+ years of experience delivering enterprise SaaS, retail/e-commerce, fintech, and AI-powered platform products. Expertise in driving strategy to launch, leading Agile execution, and scaling complex enterprise integrations. Proven success in payments innovation, fraud/risk management, mobile commerce, and customer experience. Skilled in roadmap ownership, PRD/BRD development, and cross-functional leadership to deliver features that grow revenue, reduce operational costs, and strengthen platform adoption.

**Core Skills**

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

**Professional Experience**

**Substack – Writer** | **Mar 2025 – Present**

* Published 30+ articles on payments and retail commerce ecosystems, analyzing trends in BNPL, global e-commerce infrastructure, and regulatory changes.
* **Impact**: Increased LinkedIn followers by 25% (~900 → 1400+) in one quarter.

**Senior Technical Project Manager – Walmart US Global Tech** | **Jul 2024 – Feb 2025**

* Led Agile quarterly capacity planning for iOS/Android retail apps, reducing planning cycle time by 25%.
* Oversaw execution for **220+ Walmart apps**, partnering with 70+ engineering managers to improve delivery efficiency by 25%.
* Delivered **Product Science SDK integration**, reducing app startup time by 18% and crash rates by 12%.
* Managed **Tech Debt Dashboard** across web, iOS, Android, expected to reduce tech debt by 30% YoY.
* Partnered with payments team to launch **Apple BNPL Affirm integration** and enhanced **gift card features**, boosting AOV by 7% and gift card adoption by 15%.
* **Impact**: Achieved 25% faster delivery efficiency, 7% higher order value, and 15% increase in gift card usage.

**Technical Project Manager – Inovio Payments** | **Apr 2021 – Jan 2024**

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

**Technical Project Manager – Meta (Messenger Kids)** | **Nov 2019 – May 2020**

* Managed Agile sprint planning and weekly release cycles for Android, iOS, Kindle.
* Partnered with design and marketing to launch new features, raising App Store rating by 0.3 points.
* Reduced time-to-market by 15% via TestFlight submissions and launch readiness.
* **Impact**: Delivered 20% fewer release issues and 15% faster feature launches.

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

* Onboarded 400+ global partners for **RCS Business Messaging via GCP integrations**.
* Developed SLAs and playbooks, reducing partner onboarding by 25%.
* **Impact**: Scaled GCP partner adoption faster with improved integration efficiency.

**Technical Project Manager – Facebook (Portal Privacy)** | **Jan 2018 – Feb 2019**

* Directed Agile QA cycles for Portal device privacy features, ensuring **zero critical defects at launch**.
* Built dashboards for release readiness, improving on-time releases by 18%.
* **Impact**: Delivered flawless product launch with high leadership confidence.

**Earlier Career Roles (2002 – 2017)**

**Samsung Research America – Technical Project Manager / SQA (Samsung Pay & Knox)** | **2012 – 2016**

* Key member of Samsung Pay US launch team; ran **300-user beta program** to capture Voice of Customer insights.
* Supported fraud detection with issuers (Chase Bank) and tested **POS transactions (VISA, MasterCard, Amex)**.
* Contributed to Knox enterprise security features (VPN, MDM SDK, TrustZone).
* **Impact**: Reduced launch risks by 40% through pre-launch issue resolution.

**Wells Fargo – Technical Project Manager / Mobile Banking QA** | **2013**

* Led QA for mobile check deposit across iOS, Android, Kindle, Windows.
* Identified 15+ critical issues pre-release, ensuring 100% coverage.
* **Impact**: Increased mobile check deposit adoption by 35% in Q1, reduced call center volume by 22%.

**Asurion – Associate Consultant (Mobile Data Protection)** | **2012**

* Delivered data protection and recovery testing across iOS, Android, and Blackberry.
* Certified for major US carriers (AT&T, Verizon, Sprint, Cricket).

**HCL Technologies – Senior Member of Technical Staff** | **2005 – 2007**

* Led 5-member QA team for Nokia/Sony Ericsson mobile apps on J2ME and Symbian platforms.

**Wipro – QA Engineer** | **2004 – 2005**

* Tested MMS, IRDA, UBS, and mobile sync applications; authored sanity test reports.

**Skyworks Solutions – Test Engineer** | **2002 – 2004**

* Performed GSM/GPRS handset system testing; ensured Release 99 compliance.

**Education & Certifications**

* **MBA (2017)** – International Technological University (ITU)
* **Certified Scrum Product Owner (CSPO, 2020)** – Scrum Alliance®
* **BTech – Electronics & Communication (2001)** – Kurukshetra University