Monika Jain

📧 [monika9701@gmail.com](mailto: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](https://substack.com/%40monikajain872868?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