

Jesse Chelin

Melbourne, VIC | 0407 776 938 | jesse.chelin@gmail.com | linkedin.com/in/jesse-chelin-9300056

PROFESSIONAL SUMMARY

Product leader who builds payment ecosystems, not features. 5+ years owning Zeller's payments and POS platform end-to-end — from first terminal integration to a multi-product ecosystem processing **\$2B+ in lifetime GPV** across hardware, mobile, web, and developer SDKs. Deep fluency in card networks, payment rails, scheme fees, and Australian regulatory frameworks (RBA, AUSTRAC, PCI-DSS), paired with a product marketing background that brings uncommon go-to-market instinct to technical product decisions. Built for lean, high-growth environments where one person owns the full stack — discovery through delivery — and where the job is turning complexity into clarity.

PROFESSIONAL EXPERIENCE

Product Lead, Payments | Zeller | Melbourne, VIC

Jun 2021 – Present

End-to-end product ownership across Zeller's payments and POS ecosystem — hardware terminals, web dashboard, mobile app, and developer SDKs — serving thousands of Australian SMBs across retail, hospitality, and healthcare. Full-stack product role in a lean environment: discovery, requirements, design collaboration, engineering partnership, stakeholder management, delivery, and iteration.

PRODUCT STRATEGY & GROWTH

- Conceived and led development of Zeller's **proprietary Terminal SDK** to replace reliance on third-party middleware (Linkly), redesigning the integration experience end-to-end — onboarding, embedded payment flows, reporting, and developer documentation. Scaled to **300+ merchant entities** and **\$60M+ in GPV** within the first year, with near-zero integration incidents.
- Identified post-launch merchant demand for an integrated POS and led the product strategy for **Zeller POS Lite** — strategically uplifting the existing invoice item catalogue to support variants, attributes, modifiers, and discounts rather than building from scratch. Engineered the item schema for Square migration compatibility, reducing switching friction for target merchants. Scaled to **2,000+ merchant entities** and **\$40M+ in GPV**.
- Directed Zeller's **integration ecosystem strategy** across **1,700+ merchants** and **100+ POS systems** via Linkly middleware, direct SDK, and cloud API partnerships — generating **\$1.5B+ in lifetime GPV**.
- Led product strategy for **Tap to Pay (CPOC)** on iOS and Android, making Zeller one of the first Australian fintechs to offer contactless smartphone payments — with average transaction values **108% higher** than traditional EFTPOS.
- Drove delivery of **Least Cost Routing (LCR)** to automatically route dual-network card transactions via the lowest-cost scheme, processing **\$10M+ in monthly GPV** and directly improving company margins.
- Launched **Pay at Table** and **Bill at Table** for hospitality by integrating three cloud and on-premise POS partners (Tevalis, H&L, Impos), accelerating table turnover by up to **73%** in pilot venues.

RELIABILITY & COMPLIANCE

- Championed **Stand-In Processing** for offline transaction continuity, retaining **\$186K+ in GPV** during network outages and extending the capability from terminal to consumer device form factors.
- Designed **dynamic surcharging compliance** aligned with RBA Standard No. 3, implementing a post-tap surcharge calculation model to prevent illegal merchant over-surcharging across card networks.
- Aligned **Zeller Invoices with Items 2.0**, giving invoice users the same itemisation capabilities as POS — with **75%+ of invoices paid within 24 hours**.
- Shipped **Virtual Terminal** and **Pay by Link** for card-not-present transactions, opening Zeller to remote and service-based businesses without requiring hardware.

LEADERSHIP & OPERATIONS

- Built and managed a **product team of 4** — hiring, onboarding, and mentoring PMs while navigating performance management and difficult conversations to maintain team culture and delivery velocity.
- Led migration from Productboard to **Jira Product Discovery** and established the team's **OKR process**, creating a unified roadmap and planning framework that improved delivery predictability and aligned GTM, Risk, and CX around shared priorities.
- Secured executive buy-in and budget for **Segment** by building the internal business case, then drove implementation across all front-end platforms — enabling real-time behavioural analytics that became foundational to product decision-making.

Product Manager | Whispir | Melbourne, VIC

Jan 2020 – Jun 2021

- Owned the platform roadmap for customer engagement workflows, prioritising features that expanded Whispir into new industry verticals and streamlined enterprise onboarding.
- Led an Agile squad to consistently exceed **90% sprint goal achievement**, driving tight alignment between Engineering, GTM, and Customer Experience.
- Synthesised qualitative customer feedback with quantitative usage data to inform roadmap prioritisation for Whispir's communications API platform, contributing to early product-market fit signals.

Product Marketing Manager | Whispir | Melbourne, VIC

Nov 2018 – Jan 2020

- Coordinated feature release planning and go-to-market execution, ensuring compliance with industry messaging standards and timely rollout of platform updates.
- Bridged customer insights, competitive intelligence, and technical requirements — demonstrating product instinct that earned a promotion into Whispir's product management function.

Product Marketing Specialist | Telstra | Melbourne, VIC

Jan 2018 – Nov 2018

- Designed go-to-market roadmaps and managed releases for enterprise communication products across sales and distribution channels.
- Defined market segmentation strategy and tracked customer success and adoption metrics to inform product positioning and pricing decisions.
- Navigated stakeholder complexity across a large enterprise, influencing senior leaders to unblock cross-functional dependencies.

Product Marketing Lead | Neto E-Commerce Solutions | Brisbane, QLD

Dec 2016 – Jan 2018

- Owned positioning, messaging, and monetisation strategy for an ecommerce platform serving Australian SMBs — including early exposure to POS product development built on ecommerce infrastructure.
- Led quantitative and qualitative customer research programs and competitive landscape analysis that directly informed product roadmap priorities.
- Coordinated go-to-market launches and developed product-focused content (blogs, webinars, demos), bridging the gap between product development and market adoption.
- Back-to-back **Employee of the Year** (2016 & 2017) — recognised for outsized impact across product strategy, customer research, and go-to-market execution.

SKILLS

Domain Expertise: Payments Architecture, Card-Present & Card-Not-Present Processing, Card Networks (Visa, Mastercard, eftpos, AMEX, JCB, UnionPay), Payment Rails (NPP, BECS, BPAY), Regulatory Compliance (RBA, AUSTRAC, PCI-DSS), Surcharging & Scheme Fee Strategy, Least Cost Routing, SDK & API Product Management, POS Systems, Integration Ecosystem Strategy

Product Management: Product Strategy & Vision, Roadmap Ownership, 0-to-1 Product Launches, Agile/Scrum (SAFe 5), User Research & Discovery, Stakeholder Management, Prioritisation Frameworks (RICE, Kano), Go-to-Market Strategy, B2B & B2C SaaS

Leadership: Team Building & Mentoring, OKR Planning, Cross-Functional Alignment, Performance Management, Partner & Vendor Management

Tools: Jira, Jira Product Discovery, Confluence, Figma, Segment, Mixpanel, Power BI

AWARDS & CERTIFICATIONS

Certified SAFe® 5 Agilist | Scaled Agile, Inc.

PRESS & MEDIA

Products I've led have been featured in **The Australian**, **IBS Intelligence**, **Australian Hotelier**, **Business Builders**, and **EFTM**, covering Zeller Terminal 2, Tap to Pay, and the Developer SDK suite.