

Joel Sequeira

EXPERIENCE

Strategic product leader with 10+ years of experience driving customer-centric solutions in fintech, identity verification, and fraud prevention. Proven track record of building and scaling platforms that serve 4,000+ clients across financial services, delivering measurable business impact including multi million dollar fraud loss prevention and 15%+ ROI. Expert in cross-functional leadership, data-driven decision making, and go-to-market execution with deep understanding of SMB financial needs and payment ecosystems.

Director of Product Management GBG IDology

April 2022 to present

- **Strategic Leadership & Vision**
 - Led end-to-end product strategy and innovation for ExpectID platform serving 4,000+ clients in financial services, healthcare, and government sectors
 - Developed and executed go-to-market strategies for multiple product launches, driving revenue growth and market expansion
 - Established product roadmaps aligned with business objectives, demonstrating strong strategic planning and execution capabilities
- **Cross-Functional Collaboration & Team Leadership**
 - Managed cross-functional initiatives across engineering, design, marketing, and sales teams to deliver high-quality products
 - Built and led product management team of two, fostering collaborative environment focused on customer-centric solutions
 - Collaborated extensively with Data Science teams to design and deploy AI/ML solutions for real-time fraud detection
- **Customer-Centric Product Development**
 - Designed and launched GBG Trust USA, an AI-powered fraud detection platform that reduced false positives and improved detection accuracy
 - Developed ExpectID Flex Orchestration, preventing multi million dollar in fraud losses and delivering 15%+ ROI for clients
 - Enhanced capabilities around GBG's Know your business capabilities, email solution and document verification solution.
 - Consulted directly with clients on AI-driven fraud prevention strategies, demonstrating deep customer empathy and solution-oriented approach
- **Data-Driven Decision Making**
 - Built custom Python tools that enhanced fraud operations efficiency by 30%, streamlining triage and decisioning processes
 - Utilized Tableau, SQL, and Python for data-driven research and product optimization recommendations
 - Monitored product performance and customer configurations, providing actionable insights to increase usage and value
- **Third-Party Vendor Management**
 - Led Quarterly Business Reviews with key vendors to identify product opportunities and improve third-party integrations
 - Managed relationships with global data sources and technology partners to enhance product coverage and capabilities
- **Go-to-Market Excellence**
 - Supported business development through strategic sales initiatives and cross-sell strategies
 - Delivered product training to internal teams and clients, customized for both technical and business audiences
 - Recognized as subject matter expert, featured in BAI, Mobile ID World, and Merchant Fraud Journal

Product Manager (Feb 2022) then Senior Product Manager

Jan 2017

- Managed full product lifecycle for core identity products, including **ExpectID Email, ExpectID GeoTrace, Single Sign-On (SSO), and ExpectID Scan SDK**, driving adoption in financial, lending, and payments industries.
- Revamped customer API documentation via a centralized online portal, reducing onboarding time and support costs.
- Collaborated with Data Science team to design and deploy a machine learning tool for real-time fraud detection, actively used by the Fraud Team.
- Authored user stories, functional specifications, marketing collateral, and business requirements to support agile product development and go-to-market strategies.
- Presented product vision, strategic initiatives, and Proof of Concepts (PoCs) to executive leadership, aligning with business goals.
- Partnered with Engineering and QA to prioritize and manage agile backlogs, ensuring timely, high-quality delivery across the full SDLC.
- Developed expertise in transactional and identity risk for lending, banking, and payment ecosystems, creating features tailored to industry-specific fraud vectors.
- Researched global data sources, including breached email repositories, to enhance product coverage and threat intelligence capabilities.
- Led Quarterly Business Reviews with key vendors to identify product opportunities and improve third-party integrations.
- Delivered post-release product training to internal teams and clients, customized for technical and business audiences.
- Monitored product performance and customer configurations, providing optimization recommendations to increase usage.
- Coordinated with technical writers to update internal and external product collateral, ensuring clarity and alignment with evolving functionality.

Skills

- Technical: Python, SQL, AI/ML, ExpectID, LexisNexis, SAML, SSO, Fraud Detection Platforms, API Development
- Completed coursework from DeepLearning.AI focused on AI agents, prompt engineering, and large language models (LLMs), gaining hands-on experience with real-world applications. Propose product solutions backed with data driven research through the use of Tableau, SQL and Python coding.
- Soft Skills: Product Strategy, Agile Methodologies, Cross-Functional Leadership, Stakeholder Engagement
- Design technical customer API workflows along with mobile app SDK workflows that integrate the SDK into the customer's App lifecycle.
- Contributed to fraud detection model ideation, ETL workflows, and data analysis supporting model training.

Product Manager- AirWatch by VMware

APR 2013 to Dec 2017

User Management and Identity

- Scoped integration projects with VMware R&D around Identity and Workspace ONE (Flagship product).
- Managed various Identity Provider (LDAP, Novell, Lotus Domino) integrations and the User Management module for AirWatch.
- Designed and led the authentication and sync process efforts for User Management between VMware Identity Manager and AirWatch.
- Designed the SAML service provider endpoint for enrollment, AirWatch self-service portal and SDK modules.
- Designed the integration of Microsoft's Azure Active Directory with AirWatch Identity.
- Designed and led development of projects around user account security.

Core Enrollment

- Managed the core enrollment flows focusing on restrictions based on multiple factors in a multi tenant environment setup.
- Lead the product life cycle of various enrollment development use cases to support VMware's flagship product Workspace ONE.
- Redesigned the web enrollment flow and Container enrollment flow for a better user experience.

VMware AirWatch Container

- Increased App usability and downloads for Container Android and iOS focusing on App experience and integration with other App solutions such as the newly acquired email App (VMware Boxer).
- Extended support to Third Party Apps to cover a wider range of business use cases.
- Designed and introduced **Patented** features for better App usability and experience for Android Container.

General

- Develop Epics and User stories by translating business requirements and production functions.
- Managed product life cycle working with the development, design and architecture teams using Agile methodologies.
- Worked with engineering to design Proof of Concepts and pitch it to Executives.
- Provided Root Cause Analysis of customer issues and developed workarounds to existing product lines when required.
- Provided customers with technical and implementation assistance around **Enterprise Mobility Management** solutions

Consultant – Deloitte Consulting LLP

FEB 2012 to APR 2013

- Performed data analysis using SPSS and Excel, developing workbooks to identify opportunities that reduced service costs and improved service quality for clients.
- Designed analytical tools and methodologies for creating peer groups for benchmarking and customer surveys.
- Led research and eminence agenda development for subscription membership business, collaborating with consulting practitioners on thought leadership topics.
- Conducted quality control for data study designs, ensuring hypotheses and metrics aligned with intended insights.
- Partnered with leadership to communicate eminence findings and plan research agendas across Finance, HR, IT, and SGA functions for company participants.

Summer Scholar/Fall Intern (IT)- Deloitte Consulting LLP

JUN 2011 to DEC 2011

- Reviewed functional requirements and developed use cases to test strategies.
- Assisted the design effort to create a peer group module for analytics used by the benchmarking group.

Assistant Systems Engineer / Module lead- Tata Consultancy Services Mumbai, India

JUN 2008 to JUL 2010

- Supported the development of an inventory management tool used by an infrastructure client.
- Designed and developed a JSP/Java software license ticketing website at the firm's location targeted at effort and cost reduction.

Education

Georgia Institute of Technology Atlanta, Georgia

2010 to 2011

Masters in Quantitative and Computational Finance (GPA 3.2/4.0)

Project: Graduate Research Assistant for two semesters. Developed and designed an information gathering system that could be used by market analysts in the energy sector to make informed decisions.

Vivekanand Education Society's Institute of technology (Mumbai University) **2004 to 2008**

Bachelor of Engineering in Information Technology

Industry Recognition:

- Featured speaker at IDology Fraud Forum 2023 and 2019
- Podcast appearances: Fintech Nexus (Fraud and AI), Credit Union Broadcast (fraud survey insights)
- Regular contributor to industry publications and company webinars

Patents:

- Searching content associated with multiple applications (US10104051B2)
- Restricted application visibility (US10073720B2)

Business Impact:

- Delivered \$1M+ fraud loss prevention through innovative platform development
- Achieved 15%+ ROI for clients through strategic product initiatives
- Improved operational efficiency by 30% through custom automation tools
- Served 4,000+ clients across financial services, healthcare, and government sectors