# Lionel Cardoza



I'm a Product Manager with 7 years of Agile, data-driven experience focused on building customer-centric, platform products, driving PMF and maximising business value. My experience specialises in making strong individual contributions, using analytical and strategic product thinking skills in building scalable products to achieve PMF and deliver business impact.

# Revolut Global Ltd. - London, UK

Dec 2021 - May 2023

# Technical Product Owner, Fincrime Screening

As the Screening Technical Product Owner, I was responsible for mitigating risk and ensuring compliance with global regulations. I managed a 10-person cross-functional Agile Scrum team in building RegTech tools and solving challenging customer and business problems at a global scale. I proactively built internal risk-assessment tools, platforms and operational processes to effectively and efficiently, monitor and identify risks on Customers and Transactions.

Some of the key projects I worked on were scoping a Fincrime Investigations platform, building a big-data/ML Screening Engine to detect Sanctions risk, launch of Joint Accounts, launch of Liteapp in 10 expansion markets and a cost reduction of £700k on a vendor contract.

Over 1.5 years, the key metrics I impacted were reducing Revolut's Sanctions risk exposure by 99% and reducing Customer Complaints by 95%.

## <u>Tide.co</u> - India (UK remote)

# Senior Product Manager, Member Engagement

I worked on the Tide Mobile app, primarily responsible for driving growth, engagement and PMF of Business users. A key project I delivered was Tide MemberConnect which was scoped, developed and launched in 3 months, under a budget of £130k.

I also scoped and launched a new 'Plus' paid plan to scale and diversify revenue. In addition, as BAU I strategised customer acquisition and retention campaigns every sprint with Marketing & CRM teams.

## Stockal.com - Bangalore, India

# Senior Product Manager

I joined Stockal at a seed stage during pandemic, as the only Product Manager in the company. My biggest impact, which helped Stockal raise funding, was increasing the Paid user-base from 15k to 65k users in 1 year and secondly, developing a customer-centric automated-portfolio 'Stacks,' achieving PMF and \$250k AUM in 6 months from launch.

As BAU, I built new value-added platform investing tools by integrating 3<sup>rd</sup> party cloud data APIs. I also reduced Customer Support tickets by building Monitoring Dashboards & Alerts, automating and streamlining internal DevOps.

# Moneycontrol.com Network18 - Mumbai, India

# **Product Manager**

I Product Managed Moneycontrol News for 2 years during which the unique user DAUs on the platform increased by 130%.

My major impact was achieving 22M+ unique users, generating 46M+ PageViews on the Web and Mobile app on Election-day 2019, which generated significant revenue. As BAU, I continuously improved MC News Web & Mobile app products and effectively planned and prioritised the roadmap maximizing business value.

In addition, I also managed growth, monetization and content-partnerships to improve reach, distribution, discovery & engagement.

#### **Equitymaster.com** - Mumbai, India

## **Product Marketing Manager**

At Equitymaster, I managed the subscriber-growth of 5 MinWrapUp's 250K+ subscribers. My BAU responsibility was managing user-acquisition through AdWords, Display, Native, Programmatic Ads, Affiliate Ads, Facebook Ads & Organic. I analysed Marketing campaigns, developed targeted campaign sales funnels, generated +RoI on Ad-Spends, optimized CAC-to-LTVs and traffic-acquisition (TA) channels.

# **Key Skills**

# **Product Strategy**

RegTech · Risk Management · Product Market Fit · GTM · Retention · Monetisation · MVP · Subscription Pricing

Project Management

Agile SCRUM · JIRA

#### **Testing**

Postman API Testing

#### Coding

 $\begin{array}{c} \mathsf{SQL} \cdot \mathsf{Python} \cdot \\ \mathsf{JSON} \ \mathsf{Rest} \ \mathsf{APIs} \cdot \mathsf{Javascript} \end{array}$ 

Cloud

2021

2019 - 2021

2017 - 2019

2016-2017

AWS · GCP

# Data Analysis

 $SQL \cdot Python \cdot Excel$ 

# **Data Analytics**

Looker · New Relic ·
DataDog · Heap · Segment ·
Google Analytics 360

#### Wireframing

Figma · Adobe xD

# Education

Virginia Tech, USA BSc. in Electrical Engineering, 2006

## **Awards**

Employee of the Month, Network18

#### Certifications

CSPO & CSM Certified 2018,

KnowledgeHut USA

