**Upendra Sinha**

*Transforming banking technology into a competitive advantage through innovation and operational excellence*

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**Residency Status /Work Visa** : Golden Visa : Valid until April’2034

Senior Product Leader with 20+ years of experience in Payments, Cash Management, and Transaction Banking Technology, combining deep domain expertise with technical and pre-sales acumen. Skilled in designing scalable, high-performance financial solutions while working closely with global clients, sales, and engineering teams. Demonstrated success in responding to RFI/RFPs, delivering client-centric demos and PoCs, and translating business requirements into enterprise-level digital banking platforms.

Expertise includes SaaS development, cloud-native architectures (GCP, AWS), AI/ML integration, data platforms, and regulatory-driven transformation. Adept at leading product strategy, managing stakeholder engagement, and supporting full lifecycle customer journeys—from concept through implementation and support.

**KEY SKILLS:**

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| * Product Strategy & Visioning * Domestic & Cross-Border Payments * Real-Time Payments (RTP), ACH, RTGS, SWIFT GPI * Liquidity Management, Cash Flow Forecasting * Trade Finance & Financial Supply Chain * CI/CD Automation, DevOps & Observability | * Open Banking (OB/PSD2) & Regulatory Compliance * ISO 20022 (MX), SWIFT MT Messaging Standards * Payment Modernization & API Economy * Data Architecture, Analytics & Visualization * AI/ML-Enabled Insights (SFT, RLHF) * Cloud-native Platforms (Hadoop, GCP, AWS, Kubernetes) |

**PROFESSIONAL EXPERIENCE:**

**Dec’2016 – Till Date | Lead Enterprise Business, Data and Application Architect | HSBC Middle East Limited | Dubai, UAE**

* **Cross-Functional Requirement Gathering & Solution Design**
* Conducted comprehensive client workshops to gather detailed requirements, designing **tailored solutions** that seamlessly integrated channels, products, and services.
* Proactively identified capability gaps, implementing scalable solutions to mitigate risks and ensure operational continuity.
* **Regulatory Compliance & Digital Transformation:**
* Delivered key regulatory initiatives, including ISO20022 standards, RTGS, and Open Banking compliance for MENAT markets.
* Spearheaded treasury transformation projects, ensuring adherence to global regulatory mandates while enhancing payment systems' scalability and security.
* **Client-Centric Workshops & Engagement:**
* Facilitated client-specific solutions by leading workshops, analysing pain points, and driving the design of user-centric architectures for transaction banking and liquidity solutions.
* **Global Projects & Stakeholder Collaboration:**
* Directed high-impact programs requiring extensive collaboration with internal teams, external vendors, and global FinTech’s to deliver cloud-native, API-first solutions.
* Partnered with business leaders and SMEs to align solutions with strategic business objectives, ensuring stakeholder buy-in and smooth project execution.
* **Key Achievements. /Notable projects**
* Architected and designed the **NPSS initiative under CBUAE** , involving **Instant Payment Platform (IPP), Aani integration, and Overlay Services.**
* Led architecture and migration planning for the **SWIFT ISO 20022 mandate to transition from MT to MX** formats for both inbound and outbound payments, including on-us, off-us, and correspondent banking flows.
* Developed microservices-based, containerized Kubernetes architecture to migrate legacy mainframe-based ACH payment processing to a modern cloud-native platform.
* Modernized payment systems, achieving a 65% improvement in processing speeds and reducing operational costs by 60%.
* Architected the Payments Data Platform (PDP), enabling post-payment operational analytics and advanced machine learning use cases.
* Delivered cash flow forecasting and real-time liquidity management solutions, enhancing client servicing capabilities

**July’2016 – Nov’2016| Sr Product Manager: Payments & Cash management, Trade Finance | Nucleus Software | Noida, India**

* **Treasury Transformation:** Defined the product vision for transaction banking solutions, driving innovation through client feedback and market trends.
* **Client Implementation:** Successfully implemented FinnAxia at Development Bank of Singapore (DBS), delivering end-to-end payment solutions with direct client involvement.
* **Product Innovation**: Led workshops to gather client insights, ensuring the design and deployment of user-centric features to enhance product adoption and usability.

**Jan’2011 – May’2016| Sr Product Manager: Payments & Cash management, Trade Finance | Finastra (FundTech) D+H ) | Pune, India**

* **Requirement Gathering & Solution Design:** Partnered with clients to deliver tailored payment and cash management solutions, ensuring seamless integration with legacy systems and compliance with ISO20022 standards.
* **Global Product Management:** Directed product development for Global PayPlus, serving 30+ global clients and driving $10M+ in incremental revenue through the launch of new modules.
* **Cross-Border Implementations:** Delivered transaction banking and liquidity solutions for clients such as Banco do Brasil (17 markets), Kasikorn Bank, and May Bank.
* **Product Lifecycle Management & Global Implementations:** Managed the end-to-end lifecycle for payment processing and liquidity platforms, including Global Liquidity Management Platform implementations at ANZ Bank and NatWest Bank.
* **Client-Specific Solutions:** Collaborated with cross-functional teams to enhance product features and deliver solutions aligned with institutional needs.
* Defined product scope and roadmap with senior leadership for payments and liquidity management tools.
* Coordinated multi-country product deployments and data integration strategies for large banking clients.
* Acted as subject matter expert in Payments Processing, Transaction Banking, and Cash Management, helping shape functional and non-functional specifications.
* Led release planning, MVP scoping, and agile delivery while collaborating with international teams in the US, UK, and Brazil.
* Facilitated SIT/UAT activities and user enablement across multiple deployments.

**Sep’2006 – Feb’2008| System Engineer | Intellect Design Arena Limited (Polaris Software Lab Limited | Chennai, India**

**Mar’2008 – Dec’2010| Senior Analyst | Verizon/Satyam/Tech Mahindra | Chennai, India**

**EDUCATIONAL QUALIFICATIONS:**

* MS (Information Technology), IIIT, Pune, India an 2004 - Jul 2005
* B.E (Mechanical Engineering), BIET, Davangere, India Jul 1998 - Jun 2002

**CERTIFICATIONS:**

* The Open Group Architecture Framework (**TOGAF)** Certified
* Certificate in Principles of Payments **(CertPAY)** from LIBF (London Institute of Banking and Finance)
* Certified Scrum Product Owner **(CSPO)**
* Banking Industry Architecture Network **(BIAN)**
* Certified Professional **Google Cloud Certified - Professional Cloud Architect**

**TECHNICAL SKILLS:**

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| **Category** | **Technologies/Tools** |
| **Technologies** | Google Cloud Platform (GCP), AWS, Kubernetes, Docker, Kafka, Spring Boot, RESTful Services |
| **Frameworks** | Microservices, Event-Driven Architecture, Spring Boot, SOA, Cloud-Native, API Gateway (KONG) |
| **Programming Languages** | Java, Python, SQL, JavaScript, Node.js |
| **Modelling Tools** | UML, MS Visio, ARIS, ArchiMate |
| **Methodologies** | Agile (Scrum), DevOps, Kanban |
| **Domain/Functional Skills** | Payments, c,earing and settlelent, Fraud check, sanction screening, Financial Messaging/ SWIFT Messaging, Direct Debit (SEPA Direct Debit/Credit),Manadate Management, Liquididty Managmenents (Sweeping & Cash Concentration), Trade Finanace and Supply Chain Finanace (Lettere of Credit, Bank Gurananate,Factororing,Pre-Shipmenenet and Psot shipmenent Finanance) |