Nealle Page
nealle.page@gmail.com | +44 075 900 29708| https://neallepage.com

I am an experienced Product Manager, with global experience in new digital product innovation. I've built systems that power Apple Pay, Google Pay and that change the way the world shops. I have managed a varied product set, from a suite of APIs and a web application for customer service and payment token lifecycle maintenance to an experimental machine learning based fraud detection system. I'm experienced in managing vendors, and working with cross-functional teams working across many time zones to deliver results.

Key areas of expertise

- Card Payments
- Alternative Payments
- Issuing & acquiring
- E & M-commerce
- Agile Development
- APIs
- Biometrics and Authentication.

CAREER HISTORY

TARABUT GATEWAY   July 2022 –
Lead Product Manager - Payments

- Taken on the Challenge of building a regionally competitive open banking based payments solution

OCADO TECHNOLOGY   October 2021 – July 2022
Principal Product Manager

- Defined a strategy for selling general merchandise products on the Ocado platform
- Built out a roadmap for an initial launch.
- Championed the vision built with partners to all teams to align planned launch dates to delivery

OCADO TECHNOLOGY   March 2021 – September 2021
Group Product Manager

- Managed a group of PMs - coaching and developing to deliver products that deliver value and are highly available
- Lead a working group to transition the product roadmap to explicit outcomes, delivered a workshop and developed a playbook for the product teams to implement the new ways of working
- Increased confidence in sprint and quarterly plans produced by the team by improving the ways of working between the engineering, UX and product teams
- Stabilised the team, recruiting new staff and ensuring a candidate was ready to succeed me following

OCADO SOLUTIONS   October 2018 – February 2021
Solutions Product Manager

- Built the first single view roadmap across the entire company providing for clear communication between all stakeholders
- Lead product manager assigned to the companies largest customer to negotiate and agree platform adaptions to suit the needs of the client, to the benefit of the platform and our other clients
- Presented product strategic vision with my team and solo to a variety of audiences from development teams in regional offices to the CEO
- Agreed a common approach to PSD2 Strong Customer Authentication across four countries and retailers, matching the retailers' risk attitude to a compliant flow

OCADO TECHNOLOGY   **September 2016 – September 2018**
Product Owner
- Managed an outsourced development team for the delivery of legacy payment systems
- Developed partnerships and architecture that improved speed to market and offered transaction processing flexibility whilst maintaining PCI compliance
- Led a team that developed novel Machine Learning to detect fraud on grocery orders prior to transaction processing.

CAPITAL ONE UK   **Aug 2015 – July 2016**
Senior Manager - Payments, Customer Fulfilment
- Educated leadership on the evolution of payments from cards to mobile and wearable devices allowing the definition of a strategy
- Reviewed and corrected EMV profiles, completed profile updates in time to ensure compliance deadlines were met and reduced complexity to save on certification costs
- Created strategy for inbound payments to improve efficiency and reduce costs

MASTERCARD INC.   **Sept 2013 – Feb 2015**
Business Leader
- Product Managed and implemented a suite of APIs and a web application for payment token lifecycle management and customer services, delivered in time for launch by managing and negotiating last minute changes
- Analysed biometric identification to define new standards and compliance programme and scheme rule changes
- Filed two patent applications relating to NFC personalisation verification and biometric cardholder verification methods

CITIGROUP   **Aug 2011 – Sept 2013**
Vice President - Mobile Application Development Architecture Lead
- Avoided OCC fines by implementing a global compliance programme that minimised the company's risk and maximised the agility of the technology investment
- Built-up a global mobile development community and published a development guideline document to promote knowledge sharing, standards setting and better SDLC compliance and higher developer efficiency
- Cooperated with legal, compliance and branding groups, to ensure risks that mobile applications introduced were identified and that these were compensated for
- Implemented technologies like secure sandbox and API gateway technologies to allow for faster application development with standard secure offerings

WHITE EAGLE PREPAID   **Mar 2011 – Aug 2011**
Business Development Consultant
- Mapped out the actual financial aspects of agreements with partners to help improve pricing and efficiency of the UK operation
- Secured two contracts and improved the sales pipeline by targeting two specific verticals in the prepaid market

TRAVELEX - CARD AND MOBILE PAYMENTS   Jul 2010 – Mar 2011

EMV Migration Consultant

- Led the migration of multiple pre-paid card programmes in multiple currencies to EMV
- Up-skilled fraud and operation teams through EMV training which improved their ability to support customer queries and refine fraud rules
- Increased chip certification efficiency and reduced costs by implementing a common card personalisation profile and managing the certification process

ACONITE TECHNOLOGY   Feb 2008 – Jul 2010

Senior Business Consultant

- Implemented a strategy using consulting as a way of establishing the companies reputation and pedigree and acquiring qualified sales leads across Sub-Saharan Africa, South America and other developing markets
- Won training contract in five countries in support of an EMV migration programme, this earned the company trust in those markets and lead to further business
- Was a key part in the awarding of a contract worth over a £1,000,000
- Delivered training and consulting in 10 countries, giving me a greater awareness of local variations