

As a seasoned product leader, I have extensive experience in global digital product innovation. My past accomplishments include creating systems that power Apple Pay and Google Pay and revolutionising how people shop. I have successfully managed a variety of products, APIs, and web applications focused on customer service, overseeing payment token lifecycle maintenance. I also led a team building an experimental fraud detection system using machine learning. I'm also skilled in working with vendors and collaborating with cross-functional teams across different time zones to achieve measurable goals.

Skills

- Product Management
- Agile Development
- Payments
- Issuing & acquiring
- E & M-commerce
- APIs
- Biometrics and Authentication.

CAREER HISTORY

TARABUT

Jul 2022 – Jul 2023

Lead Product Manager - Payments

Tarabut is a MENA-based Open Banking Startup offering Account Information and Payment Initiation Services to fintechs, banks, and other businesses.

- Worked with tech lead to transform our team from a feature team to an **outcomes-focused** team.
- This allowed us to develop a new version of our open banking account-to-account payments system to prepare for the upcoming launch of open banking in Saudi Arabia. The work was **completed in six months** and positioned us to take advantage of a **27 times increase** in the **total addressable market**.

OCADO GROUP

Ocado is a UK-based E-commerce technology company that operates the world's largest on-line-only supermarket and an end-to-end grocery retailing platform as a service. This platform works in 12 countries.

OCADO TECHNOLOGY

Oct 2021 – Jul 2022

Principal Product Manager

- **Defined a strategy** for selling general merchandise products on the Ocado platform, allowing the business to meet contractual obligations and **sign a new customer agreement**.
- Built a cross-stream **roadmap** for an initial launch, **collaborating with teams** across the platform to agree on changes to individual product roadmaps.
- Championed the **vision** built with partners and company executives across all teams to align planned launch dates to delivery and get **buy-in** to the change of strategy.

OCADO TECHNOLOGY

Mar 2021 – Sept 2021

Group Product Manager

- **Managed** a group of PMs - **coaching** and **developing** individuals to deliver products that deliver value and are highly available.
- Led a working group to **transition** the product roadmap from output to explicit **outcomes**, delivered a workshop and developed a playbook for the product teams to implement the new working methods.
- **Improved confidence** in sprint and quarterly plans produced by the team by changing the **ways of working between the engineering, UX and product teams**
- Stabilised the team, **recruited new staff** and ensured a **succession candidate** was ready to step up.

OCADO SOLUTIONS

Oct 2018 – Feb 2021

Solutions Product Manager

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

OCADO TECHNOLOGY

Sept 2016 – Sept 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.
- I led a team that developed a novel **machine-learning algorithm to detect grocery order fraud** before transaction processing.

CAPITAL ONE UK

Aug 2015 – July 2016

Senior Manager - Payments, Customer Fulfilment

- I **advised** 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 a 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**, compliance programmes, 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 an international mobile development community** and published a development guideline document to **promote knowledge sharing, standards-setting, better SDLC compliance, and higher developer efficiency.**
- **Cooperated** with legal, compliance and branding groups to ensure **risks** that mobile applications introduced were **identified and appropriate controls were in place.**
- **Implemented** technologies like a 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 the pricing and efficiency** of the UK operation.
- **Secured two contracts** and improved the sales pipeline by targeting specific verticals in the prepaid market.

TRAVELEX - CARD AND MOBILE PAYMENTS**Jul 2010 – Mar 2011****EMV Migration Consultant**

- **I led the migration** of multiple pre-paid card programs in various currencies to Chip and PIN.
- **Up-skilled fraud and operation teams** through Chip and PIN training, **improving their ability to support customer** queries and refine fraud rules.
- **Increased chip certification efficiency** and **reduced costs** by implementing a standard card personalisation profile and managing the certification process

ACONITE TECHNOLOGY**Feb 2008 – Jul 2010****Senior Business Consultant**

- **Implemented a strategy**, using consulting to establish the company's reputation and pedigree and acquire qualified sales leads across Sub-Saharan Africa, South America and other developing markets.
- **Won a training contract** in five countries supporting an EMV migration programme, further establishing the company's reputation in those markets and **leading to further business.**
- Was a crucial part in the awarding of a contract worth over £1,000,000