

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 product sets, from APIs and web applications focused on customer service to overseeing payment token lifecycle maintenance and leading 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.

#### **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 – July 2023**

#### **Lead Product Manager - Payments**

- I created an updated version of our open banking account-to-account payments system to prepare for the upcoming launch of open banking in Saudi Arabia. This resulted in a significant increase of 27 times in our total addressable market.
- I identified a target market and developed a strategy to expand our market and add new product features in the future.

### **OCADO TECHNOLOGY**

**October 2021 – July 2022**

#### **Principal Product Manager**

- Defined a strategy for selling general merchandise products on the Ocado platform
- We 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.
- Led 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 working methods.
- 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 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 a variety of 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****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
- 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 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 an international 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 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 two 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 programmes in various 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 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 a £1,000,000
- Delivered training and consulting in 10 countries, giving me a greater awareness of local variations