

# PRATIK PADIYA

## Product Manager | Project Management

Visa Required: No | Current Location: Singapore | English (Intermediate)

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### Professional Summary:

Experienced **Product Manager** with 12+ years of expertise, including 9+ years in payment card products, loyalty solutions, and digital transformation in the payments industry. Adept at managing **cross-functional teams**, launching customer-focused **benefit platforms**, and driving revenue growth through **strategic initiatives**. Skilled in collaborating with **stakeholders** to design **innovative solutions** that align with organizational goals.

### Core Competencies:

- **Product & Market Strategy: Proficient in managing** multiple global and regional products, successfully aligning strategies with customer demands and market trends.
- **Cross-functional Leadership: Skilled in managing** diverse teams and promoting collaboration across departments, resulting in achievement of organizational goals.
- **End-User Experiences:** Enhanced end-user experiences through **customer experience design** by integrating feedback and implementing innovative **UX/UI enhancements**, ensuring seamless functionality and user satisfaction.

### Key Achievements:

- **Spearheaded the launch of global products** in Asia Pacific for Mastercard scaling adoption across diverse markets and increasing revenue by localizing content, tailoring products, and managing pricing strategies drawing an incremental growth of over US\$ 5M in a single calendar year.
- **Led digital transformation** for Mastercard's payment card benefits, developing APIs, API standardization, and integrating web-view and Single Sign-On features making the solutions more secure and easy to use & consume increasing the overall adoption.
- **Digitized operational systems** at Nisa Group, streamlining processes and enabling data-driven decision-making for enhanced performance monitoring and reporting.

### Skills and Interests:

- Strategic Thinking, Planning and Development
- Data-driven Consumer/Market Research and Analysis
- Cross-Functional Leadership (Stakeholder Management) and Team Management
- Project Management
- Consumer Engagement and Revenue Growth
- Digital Product Innovation
- Vendor Management and Negotiation
- Revenue Forecasting and Performance Tracking

### Education:

- **Product Management Essentials** - Issued by **Coursera**, Authorized by **IBM**
- **Product Management: Building AI-Powered Products** - Issued by **Coursera/ SkillUp EdTech**
- **Post Graduate Diploma in Management – Finance** | Welingkar Institute of Management Studies | **Maharashtra Board**
- **Bachelor of Commerce** | Institute of Distance Education | Mumbai University

## Work Experience:

### Mastercard (Singapore)

Sep 2017 – Oct 2024

Designation: Director, Solutions Engineering / Manager, Market Product Management

- **Led** product management initiatives by gathering insights and analyzing data to identify customer pain points, developing clear product strategies and roadmaps that enhance customer experiences.
- Enhanced existing products and solutions by integrating **customer feedback** and analyzing **market trends**, while developing new features and functionalities to adapt to evolving customer demands and drive **customer loyalty**.
- Drove regional product and platform solutions adoption across APAC by leveraging **data insights** to enhance product-market fit and develop **consumer-focused engagement strategies**.
- Managed premium **benefit personalisation platform**, rewards platform and Promotions platform, including collaborating with vendors to deliver tailored solutions that boosted product differentiation and **consumer loyalty**.
- **Led** the **full product lifecycle** from ideation to market launch, managing product development and localization efforts across APAC, with a focus on **loyalty programs** and **payment card benefits**.
- Collaborated with in-market teams to identify high-potential **business opportunities**, leading the launch of new card products, including affluent cards for **high net worth** consumers, and delivering end-to-end support from initial pitch to ongoing portfolio management.
- Prepared and deliver detailed **solution assessments** that outline the scope, objectives, benefits, risks, and costs associated with proposed solutions, facilitating informed decision-making among stakeholders.
- **Spearheaded** thought leadership initiatives on **customer loyalty trends**, influencing product strategies and enhancing Mastercard's market presence.

### Mastercard (India)

Jun 2015 – Aug 2017

Designation: Leader, Market Product Management

- Managed loyalty and engagement solutions for the **APAC** region, expanding **value-added services**.
- Developed new capabilities in response to emerging client needs, ensuring competitiveness in the **payments landscape**.
- **Designed and implemented loyalty programs** that integrated Mastercard-funded, Issuer-funded and merchant-funded benefits/offers.
- **Launched** a new Loyalty Program at national level targeting in-bound foreign travellers.
- Managed **vendor relationships** for timely and cost-effective service delivery.

### S2 Infotech Pvt Ltd. (Mumbai, India)

Nov 2013 – May 2015

Designation: Business Development Manager

- Led **B2B sales initiatives** and managed key accounts, driving business growth through innovative solutions.
- Conducted **business analysis** and managed **MIS systems**, providing insights for **strategic decision-making**.

### NISA Group of Companies (Mumbai, India)

Dec 2009 – Jul 2013

Designation: Product Manager (Strategist Business Developer & IT Interface).

- Developed and implemented data entry and **MIS tools**, improving operational efficiency.
- Managed **cross-functional teams** to ensure seamless communication and project execution.

### Hutchison 3 Global Services Pvt. Ltd. (Mumbai, India)

Nov 2004 – Nov 2009

Designation: Team Coach.

- Supervised a team of **customer service representatives**, optimizing team performance and **customer satisfaction**.
- Developed and implemented **process improvements**, enhancing task distribution and efficiency.