

PRATIK PADIYA

Product Manager | Project Management

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

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Professional Summary:

Experienced Product Manager with over 12 years in fintech and payments, specializing in driving end-to-end **digital platform implementation** and customer-centric solutions. Skilled in **agile methodologies, backlog management**, and collaborating with cross-functional teams to deliver scalable digital capabilities. Adept at leveraging **data analytics, journey mapping, and customer insights** to enhance operational efficiency and customer experience. Understanding of **private banking and wealth management**, with a proven track record in project execution, stakeholder management, and innovation.

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 by analyzing customer behavior and integrating customer feedback to implement innovative **UX/UI enhancements**, ensuring seamless functionality.

Key Achievements:

- **Spearheaded the launch of global products & digital solutions** in Asia Pacific for Mastercard scaling adoption across diverse markets and increasing revenue by localizing content, tailoring products, and managing pricing strategies.
- **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.
- **Digitalized operations and performance management** system at Nisa Group that streamlined the processes, improved efficiency, and led to a unified system across the organization.

Skills and Interests:

- Strategic Planning and Development
- Customer Insights and Analysis
- Cross-Functional Leadership (Stakeholder Management) and Team Management
- Project Management
- Agile Methodologies
- Digital Transformation and Innovation
- Market Research and Analysis
- Backlog Management using Jira/Confluence

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**.
- **Led the full product lifecycle** from ideation to market launch, managing product development and localization efforts across APAC, including **design discovery workshops** and user testing.
- **Collaborated** with markets to craft and execute comprehensive **go-to-market strategies** for both new and existing solutions, scaling offerings across diverse regions and segments to maximize market impact.
- Managed **backlog prioritization** and user story development, ensuring high-quality requirements for development teams.
- 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.
- **Led** sales enablement and internal education initiatives, effectively communicating the value of **engagement solutions** to teams and clients, positioning Mastercard as a leader in **digital payments**.
- **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**.
- **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.