

VIPIN GOYAL

Data Products | Analytics | Fintech, Partners, Credit Risk | AI Explorer

Austin, TX

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vipingoyal786@gmail.com

Bachelor's: Computer Science

AI Applications: StockAi Predict | HelpConnect | PayConnect

Profiles

in

LinkedIn: [vipingoyal786](#)

GitHub: [vipingoyal786](#)

Skills & Knowledge

Data & Query Languages:

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SQL, GCP BigQuery, Python

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Teradata, Oracle, File System

Data Visualization & Tools

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Dashboards: **Tableau** Charts, User Story & Subscriptions, Power BI

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Presentation: Excel, Google Sheets, PowerPoint, **Miro**

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Automation: MS Power **Automate**, MS Planner, MS Lists, Jira

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Applications: **Salesforce**, Jupyter **Notebooks**, Looker, GitHub

Product & Analytical Skills

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**Product Management:** **Roadmap** & Vision, feature **prioritization**, sprint planning, **stakeholder** alignment

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**Metrics Analysis:** Growth & **Success KPIs**, A/B testing, funnel analysis

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**Data Quality & Validation:** Reconciliation techniques, DQ/Trend check, **anomaly** detection

Exploring AI

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Love to interact with ChatGPT, CoPilot, Prompt Engineering

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**Built apps** leveraging **conversational AI** and no-code/low-code platforms

Certifications

Data-Driven Product Management

Jun 2024

Tableau Essential Training

2022

Big Data Engineer with Hadoop & Spark

2019

Data Product Manager with 15 years in fintech, focused on building data products that power smarter decisions across credit, finance, and partner ecosystems. I bring a deep understanding of revenue systems, risk, and analytics—and a passion for turning data into clear, actionable tools. Whether it's building dashboards, streamlining operations, or exploring AI-driven solutions, I thrive at the intersection of product, data, and impact.

Experience

PayPal, Product ManagerMar 2024 - Present, Austin TX

- Managing the **Partners Revenue Share System**, ensuring precise calculations in compliance with **complex agreements** through manual and automated processes.
- Addressing **escalations** from PSM and AE regarding revenue share discrepancies and **audit failures**, driving timely resolution.
- Developed **OneLink Tableau Dashboard** simplifying **Salesforce** objects and financial KPIs derived from **PayPal and Braintree** transactions to enhance business insights.
- Owned, designed and implemented a **Credit & Risk Datamart**, integrating Loans, Recovery, and **Risk Appetite** products into a unified Single Source of Truth (**SSOT**) data solution.

PayPal, Business Systems AnalystAug 2022 - Mar 2024, Austin TX

- Created **Partner Profitability Dashboard** reporting net PayPal margins per partner, enabling data-driven partner management.
- Developed a data product for **First-Time Users** (FTU), extensively utilized by the sales team for targeted marketing campaigns.
- Built the **Product Usage Datamart**, delivering detailed usage metrics across PayPal's product suite.

PayPal, Data EngineerApr 2020 - Aug 2022, San Jose, CA

- Delivered customer and **finance metric** derivations within a **Cohort** analysis solution, supporting **multiple business** teams with daily and monthly insights.

Kaiser Permanente, Product LeadMar 2016 - Mar 2020, Pleasanton, CA

- Led **on-site implementation** of the flagship product MS EGRCP, configuring and customizing the solution to align with client infrastructure and business policies.
- Enhanced core products and designed custom modules tailored to client requirements, **mentored engineering teams** to ensure alignment of deliverables with business objectives.
- Conducted detailed discussions with business stakeholders to gather requirements, **propose solutions**, and obtain approval.
- Developed **in-house charts, dashboards**, and visualizations to empower end-users with data-driven decision-making capabilities.

Metricstream Infotech, Sr. Software EngineerMar 2014 - Mar 2016, Bangalore, India

- Developed independent modules for the MSGRC global product, recognized as key enhancements and **incorporated in the latest product** release.
- Led multiple client projects addressing implementation challenges and resolving bugs across MSGRC modules.

Oracle Financial, Associate ConsultantNov 2010 - Nov 2013, Bangalore, India

- Executed **on-site implementation** of Oracle Flexcube, a universal banking solution, at **Abu Dhabi Commercial Bank**.
- Contributed to the core development team, delivering patches and upgrades to enhance the company's product.