

VIPIN GOYAL

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

Austin, TX

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Bachelor's: Computer Science

AI Applications: StockAi Predict | HelpConnect | PayConnect

Profiles

in

LinkedIn: [vipingoyal786](#)

GitHub: [vipingoyal786](#)

Skills & Knowledge

Data & Query Languages:

- SQL (including CTEs & advanced Queries), GCP BigQuery, Python
- Teradata, Oracle, File System

Data Visualization & Tools

- Dashboards: Tableau Charts, User Story & Subscriptions, Power BI
- Presentation: Excel, Google Sheets, PowerPoint, Miro
- Automation: MS Power Automate, MS Planner, MS Lists, Jira
- Applications: Salesforce, Jupyter Notebooks, Looker, GitHub

Product & Analytical Skills

- Product Management: Roadmap & Vision, feature prioritization, sprint planning, stakeholder alignment
- Metrics Analysis: Growth & Success KPIs, A/B testing, funnel analysis
- Data Quality & Validation: Reconciliation techniques, DQ/Trend check, anomaly detection

Exploring AI

- Love to interact with ChatGPT, CoPilot, Prompt Engineering
- 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 Manager

Mar 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 Tableau dashboards simplifying Salesforce objects and financial KPIs derived from PayPal and Braintree transactions to enhance business insights.
- Independently 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 Analyst

Aug 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.
- Owned the Product Usage Datamart, delivering detailed usage metrics across PayPal's product suite.

PayPal, Data Engineer

Apr 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 Lead

Mar 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 Engineer

Mar 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 Consultant

Nov 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.