

Yash Verma



Personal details



Yash Verma



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Certificates

SAFe® 6 Product Owner / Product Manager

Present

Certified SAFe® 6 Product Owner/Product Manager with expertise in **Agile product delivery**, payment industry standards, and **Lean-Agile methodologies**, driving **scalable product development**, **leveraging customer experience & improving transaction success rates**.

Skills

Executive & Strategic Leadership



Program Planning & Management



Product Planning & Buildout



Delivery Execution



Risk Assessment & Mitigation



Project Management



Process Improvement



Profile

Seasoned Card Product Manager with **6+ years** of experience across fintech, payments, card networks, and banking infrastructure, specializing in **Card payment gateways, ISO 8583/ISO 20022 messaging, EMVCo 3DS, tokenization, routing optimization, and enterprise payment solutions**. Proven track record of driving end-to-end product development for high-scale transaction **ecosystems** processing **\$1000M+ GMV** and contributing to **\$100M+ annual revenue impact**.

Experienced in building and scaling **API-first payment products**, optimizing authorization and authentication flows, and **delivering data-driven solutions** that improved transaction **success rates by 5% across platform**, enhanced **customer experience by 30%**, and **reduced operational losses by 18%**. Adept at collaborating with cross-functional teams across Product, Engineering, Compliance, Banking Partners, and Operations to deliver scalable, compliant, and market-ready solutions.

Passionate about **innovation in digital payments, AI-assisted product workflows, automation**, and modern fintech infrastructure, with a strong focus on operational excellence, customer-centric product strategy, and measurable business outcomes.

Education

MBA: Product Management & Business Analytics

Sri Balaji University(BIMM), Pune, India

Jul 2022 – Apr 2024

Bachelor of Commerce: Honours-Accountancy & Taxation

D.Y. Patil International University, Pune, India

Jul 2018 – May 2021

Employment

Product Manager – Payment Gateway

Wibmo- A PayU Company, Pune,India

Jan 2025 – Present

- **Product Innovation & Payment Optimization:** Designed and launched **Smart Router (Maximiser)** leveraging intelligent transaction routing and network optimization strategies, improving overall transaction **Success Rate (SR) by 4%** across multiple acquiring banks and payment rails.
- **Authorization & Network Processing Enhancements:** Collaborated directly with card networks and banking partners to analyze ISO 8583 authorization response patterns, **reducing authorization error rates by 12%** and improving transaction approval rates by **2.5%**.
- **3DS & Authentication Platform Modernization:** Unified PayU and Wibmo EMVCo 3DS platforms into a centralized authentication orchestration layer, enhancing transaction authentication efficiency and **increasing SR by 3%** while improving issuer interoperability.
- **ISO 8583 & ISO 20022 Compliance Leadership:** Led implementation of evolving network mandates and message specifications aligned with **ISO 8583 and ISO 20022 standards**, ensuring **100%** compliance readiness across **authorization, clearing, and settlement workflows**.
- **API-First Product Development:** Collaborated with engineering teams to define scalable API-first product integrations using REST APIs, JSON/XML payloads, and secure authentication mechanisms, **enabling seamless bank, merchant, with network integrations**.
- **Payment Network & Transaction Lifecycle Expertise:** Worked extensively across authorization, clearing, reconciliation, settlement, tokenization, and dispute management workflows, contributing to **highly scalable payment processing**



Key Achievements

Card Scheme Expansion
Directed the acceptance of **4 major international card schemes** (Discover, Diners Club, JCB, AMEX, CUP) for overseas banking clients, enabling partnerships with **8 new international banks**.

Client Engagement & Business Expansion
Successfully closed over **15 domestic and overseas clients** across EMEA and APAC regions, driving revenue growth through expertise in 3D Secure (3DSS) and payment gateway (PG) rails.

Accelerated Certification Timelines
Spearheaded the recertification of EMVCo-2.3 with **2 major card networks**, completing the project **1 month ahead of schedule**, reducing time-to-market by **20%**.

Product Management & Innovation
Led Alt-ID, Tokenization, Native OTP, and a centralized Token Management System, creating a full-stack API solution for merchants and boosting transaction success by 5%. Enhanced user retention and ensured regulatory compliance. Recognized as a Product Maverick for these innovations.

Product Optimization & User Experience
Revamped the checkout page and iFRAME designs, decreasing bounce rates by 15% and improving transaction flow efficiency, while introducing user-agent-based flows

- solutions supporting enterprise merchants and banking partners.
- **Product Lifecycle Ownership:** Led 5 end-to-end product lifecycle initiatives from ideation, PRD creation, technical requirement definition, stakeholder alignment, UAT, production rollout, and post-launch optimization, delivering market-ready solutions within committed timelines.
 - **Product Documentation & Agile Execution:** Authored **24+ detailed Product Requirement Documents (PRDs)**, prioritized **50+ user stories**, and managed product roadmaps consisting of **100+ milestones** across multiple high-impact payment initiatives.
 - **Merchant & Bank Automation Solutions:** Developed merchant onboarding automation systems reducing onboarding turnaround significantly while enabling onboarding of **50000+ merchants monthly**. Designed and launched a bank servicing portal adopted by **10+ banking partners**.
 - **AI & Automation-Led Operational Efficiency:** Leveraged **AI-assisted product workflows**, automation tools, and **data-driven operational processes** to streamline product documentation, issue analysis, stakeholder communication, and requirement management, improving execution efficiency across teams.
 - **Cross-Functional Leadership & Stakeholder Management:** Worked closely with Product, Engineering, Compliance, Operations, Banking Partners, and Network teams to drive alignment across strategic initiatives, resolve critical dependencies, and ensure successful feature delivery.
 - **Commercial & Strategic Product Contribution:** Supported sales and business teams with product solutioning and pricing strategies for **enterprise deals exceeding \$500M+**, contributing to **20% domestic business growth**.
 - **Compliance & Regulatory Excellence:** Ensured continuous adherence to RBI regulations, card network mandates, EMVCo standards, and evolving payment security frameworks, **maintaining uninterrupted compliance for 2+ years**.
 - **Performance Analytics & Operational Excellence:** Defined and monitored **4+ critical KPIs across transaction performance**, routing efficiency, and bank integrations while tracking delivery across **5+ strategic banking projects** and **resolving production issues within 24-hour SLAs**.
 - **UAT, Release Management & Production Readiness:** Played an **active role in UAT coordination, release planning, production deployments, and post-production monitoring** to ensure high platform stability and successful feature rollouts.
 - **Innovation & Platform Growth:** Contributed to scalable fintech infrastructure initiatives **integrating with Global Schemes AMEX, Diners, CUP, JCB & MADA**, tokenization, smart routing with multiple PG's, authentication optimization, payment orchestration, and merchant experience enhancements **supporting high-volume transaction ecosystems**.
 - **Analytical & Technical Collaboration:** Utilized SQL, payment analytics dashboards (AWS QuickSight & Grafana), and operational data **insights to identify transaction bottlenecks**, optimize payment flows, and support data-driven product decision-making.

Associate Product Manager – Payment Aggregation

May 2023 – Jan 2025

EaseBuzz Pvt. Ltd., Pune, India

- **End-to-End Product Lifecycle Management:** Led full product lifecycle initiatives, from ideation to deployment, effectively aligning cross-functional teams and delivering solutions, market-ready products.
- **Product Documentation & Prioritization:** Developed detailed PRDs, prioritized user stories, product roadmaps outlining the key and defined acceptance criteria, ensuring precision in feature development and seamless cross-team execution, with comprehensive product roadmaps, outlining key milestones and deliverables.
- **Compliance & Ecosystem Knowledge:** Leveraged comprehensive payment ecosystem knowledge to ensure regulatory compliance with RBI guidelines and evolving security standards.
- **EMVCo 3DS 2.0 Security Protocol:** Directed EMVCo 3DS 2.0 implementation for MASTERCARD and Visa, strengthening security, compliance, and overall

and deep-linking for iOS, resulting in an 8% increase in success rate.

Strategic Integrations & GMV Growth

Spearheaded BSES, E-Gras, and CBDT/CBIC integrations, generating over ₹8000 Cr in GMV and enhancing EaseBuzz's market share in the government sector. Awarded a Certificate of Appreciation for driving innovation and expanding revenue streams.

BIN Management & Dynamic Routing

Launched a comprehensive BIN Management System with dynamic routing capabilities, optimizing transaction costs and enhancing routing efficiency, which led to a 5% increase in transaction success rates across major card networks.

Advanced Pricing & Merchant Onboarding Automation

Overhauled merchant onboarding and pricing structures, reducing errors by 30% and financial losses by 15%, while improving operational efficiency to onboard 30 merchants in just 2.6 minutes, down from 50 minutes.

Compliance & Process Automation

Developed and scaled a Dispute Resolution System and AI-powered compliance suite, achieving 88% adoption and reducing revenue leakage by ₹5 Cr. Streamlined refund workflows, cutting processing time from 3 days to 15 minutes, which improved merchant retention by 6%.

transaction integrity.

- **Guest Checkout & Tokenization (TMS):** Spearheaded the integration of guest checkout (ALT ID), Tokenization, and the deployment of a centralized Token Management System (TMS), collectively boosting transaction security and improving success rates by 5% platform-wide, while stopping plain card transactions with a success rate impact of 0.01%.
- **Implemented ONUS/OFFUS-based routing,** leading to incremental monthly revenue generation of ₹30L.
- **Leveraging User Experience:** Designed Native OTP feature and revamped checkout page & iFRAME, achieving a 15% reduction in bounce rates and a 8% boost in overall transaction success rates through seamless, iOS-compatible user navigation.
- **Revamped mobile app** to significantly improve merchant usability, increasing active merchant base from 50 to over 4000 within six months, showcasing strong adoption and scalability.
- **Analyzed user behavior data** to identify patterns that informed future feature developments or enhancements.
- **BIN Management System & Dynamic Routing:** Launched a robust BIN Management System integrated with all the card schemes, facilitating cost-efficient, dynamic routing which improving overall platform success rates by 4% and reduced transaction revenue loss by 15%.
- **Automated Refund & Settlement Solutions:** Reduced refund processing time from 3 days to 15 minutes and implemented Instant Refunds for UPI, supporting real-time credit for over 3000 merchants and introducing SaaS revenue streams.
- Conceptualized and developed an **On-Demand Settlement product** tailored to meet the diverse needs of various merchants, including Non-Banking Financial Companies (NBFCs), lending institutions, and real estate firms, resulting in a substantial monthly Gross Merchandise Value (GMV) of ₹6000 Cr.
- **Advanced Pricing & Onboarding Automation:** Overhauled merchant onboarding and pricing structures, reducing errors by 30% and financial losses by 15% through improved operational efficiency, onboarding 30 merchants in just 2.6 minutes, down from 50 minutes.
- **Integrated Compliance Suite:** Built a centralized Dispute Resolution Platform and Data Analytics (SQL, Power BI & Tableau).

Product Growth Manager

Unschool Pvt. Ltd., Hyderabad, India

Dec 2021 – Jun 2022

- **Cross-Functional Collaboration:** Worked seamlessly across key functions- Product, Marketing, and Technology-and business models (B2C Subscription and B2B) to drive transformative improvements in critical business metrics.
- **Cost of Acquisition Optimization:** Achieved significant reduction in Cost of Acquisition, lowering it from 35% to 15% through funnel optimization and the execution of specialized campaigns.
- **Led demand generation efforts** and developed go-to-market strategies in consultation with key stakeholders to drive sales growth.
- **Team Leadership and Budget Management:** Directed diverse team of professionals across multiple growth channels, managing a monthly marketing budget of ₹20 CR across platforms such as Google (GDN & SEM), performance marketing, and email marketing.
- **Digital Roadmap Acceleration:** Designed and executed an accelerated digital transformation roadmap, reducing expenditure by 15% and completing the implementation two months ahead of schedule, delivering efficiency gains across the organization.
- **Customer Experience Enhancement:** Analyzed customer sentiment and market trends to improve customer experience and optimize the customer journey, driving engagement and satisfaction.

- **Program Management & Strategic Alignment:** Developed and implemented comprehensive product management strategy, aligning processes with business objectives to optimize cost, quality, and delivery targets.
- **Contributed to overall business strategy** and annual budgeting process, innovating program management practices to enhance performance.
- **Team Leadership & Community Growth:** Led the creation of the EventBeep community across five different interest areas, significantly boosting Daily Active Users (DAU) and Monthly Active Users (MAU) to 26% in 6 months.
- **Directed team-building efforts** and collaborative initiatives with stakeholders to drive community engagement.
- **Marketing & Budget Management:** Managed a monthly marketing budget of ₹5 CR across channels such as Google (GDN & SEM), Facebook, affiliates, and email marketing.
- **Oversaw development of marketing collateral**, improving funnel conversion rates and increasing app downloads by 67% while reducing user loss by 26%.
- **Conversion Optimization & Cost Reduction:** Improved sales funnel conversion rates by replacing the in-app purchase flow with a 'Show Interest' flow, increasing the conversion rate to 9.5%.
- **Reduced Customer Acquisition Costs (CAC)** by eliminating app store commissions (~10%), thereby driving cost savings and operational efficiency.