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PROFILE

- Senior product leader with 14+ years in payments and financial services; today own global alternative payment methods (APMs) at Fiserv across 55+ methods and 70+ countries (NA / EMEA / APAC / LATAM) — BNPL, digital wallets, A2A / bank-redirect, and card rails.
- Two-time founding / launch BNPL PM — founded Visa Installments (0-to-1 across US, UK, Canada) and launched Bread Financial across Clover's SMB ecosystem, driving 10% YoY BNPL revenue growth and 20% partner sales lift.
- Shipped AI-native payments products — voice-native commerce platform (UttrVox.ai, Shopify OAuth + Stripe Connect), an AI-powered APM mapping engine that auto-generates field-level API specs between CommerceHub and 50+ providers, and AI-moat research for B2B payments.
- Architect of multi-agent orchestration systems — AgentOS merchant operating system with 15 coordinated AI agents across 5 global markets, and a card-present APM orchestration engine (FastAPI + React + WebSocket) covering PayPal, Affirm, Afterpay, Venmo, Alipay, UPI.
- Expertise in agentic commerce — delegated payment use cases leveraging Agentic Commerce Protocol (ACP) and Universal Commerce Protocol (UCP) to enable AI-agent-driven transactions across digital wallet and BNPL ecosystems.
- Drive cross-functional collaboration with Technology, Design, Analytics, Risk, Compliance, and Legal; influence without authority across 50+ engineers and matrixed acquirer / issuer / gateway stakeholders.

STRENGTHS

Global APM Strategy # BNPL Strategy # AI-Native Product # Agent Workflows # Agentic Commerce # 0→1 Product Build
Cross-Functional Leadership # Platform Architecture # Data-Driven Decisions # Stablecoin & Crypto Rails

PROFESSIONAL EXPERIENCE

Senior Director, Global Product — Commerce Orchestration Solutions · *Fiserv* 2022 – Present

- Define and execute product vision, strategy, and architectural roadmap for APMs on CommerceHub, Fiserv's enterprise commerce orchestration platform, spanning BNPL, digital wallets (Apple Pay, Google Wallet, Samsung Pay, PayPal), ACH, and bank-redirect networks – XX M in global APM revenue.
- Conceptualized and built a unified payment platform (0-to-1) integrating BNPL and digital wallet use cases globally, balancing design and technical implementation with regulatory requirements — 15% lift in customer satisfaction and 20% reduction in operational expenses.
- Architected the unified checkout SDK covering 55+ APMs and 5 BNPL providers (Klarna, Affirm, Afterpay, Sezzle, Zip) — 220+ TypeScript files across 4 packages with per-provider auth-token / idempotency / reconciliation / dispute handling; Klarna full E2E sandbox validated.
- Spearheaded business development and product execution for Affirm, PayPal, and other BNPL solutions, delivering consumer payment flexibility that drove market leadership and revenue growth across US and Canada.
- Led the redesign of checkout and hosted payment experiences through iterative usability studies with product designers and UX researchers, delivering a 30% adoption increase among enterprise clients.
- Created and executed e-commerce strategy for enterprise and mid-market clients, growing card-not-present transactional volume by 2x through scalable platform capabilities while monitoring product profitability metrics.
- Built an AI-powered APM mapping engine that auto-generates field-level API specs between CommerceHub and 50+ providers; led AI-moat research translating agentic-commerce theses (ACP / UCP) into concrete product bets.
- Influenced across 50+ engineers and matrixed acquirer / issuer / gateway stakeholders without direct authority; reframed 7% annual merchant attrition as the cost of platform fragmentation to win exec buy-in for consolidation.
- Authored Fiserv's enterprise stablecoin product strategy spanning merchant yield-sweep, agentic B2B pay, supplier payouts, cross-border settlement, and Clover direct-settlement — full analysis, investor-day artifacts, and 5 working prototypes de-risking the rail before platform commit.

Director of Product and Strategy, BNPL · *Fiserv | Clover* 2021 – 2022

- Orchestrated end-to-end product solutioning and launch of Bread Financial as a BNPL payment option across Clover's SMB ecosystem, both online and in-store, driving 10% YoY growth in BNPL revenue and expanding consumer payment flexibility.

- Championed customer experience in product requirements, aligning cross-functional teams to deliver unified BNPL checkout experiences through ISOs, ISVs, and bank-partner channels, increasing sales by 20%.
- Led solution design across multiple Fiserv platforms, developing strong technical understanding of each initiative to ensure execution met product requirements while managing risk controls and regulatory compliance.
- Managed product backlog, production support, and defect resolution, ensuring rigorous prioritization aligned with business objectives and partner requirements through agile development cadences.
- Owned BNPL P&L inputs — merchant fees, revenue share structure, and activation metrics — and led partnership negotiation and integration with Bread Financial.

Senior Product Manager, Global BNPL — Visa Installments · Visa **2018 – 2021**

- Founding product manager (0-to-1) for Visa Installments, a Buy Now Pay Later product enabling consumers to pay over time at point of sale, driving global partnership opportunities across multiple acquirers and technology enablers in the US, UK, and Canada.
- Spearheaded the U.S. regional launch into the \$400B healthcare vertical, leading end-to-end efforts from ideation to launch, developing business cases and deal valuation models exceeding \$10M in contract value.
- Led POS installment solutioning, implementing a BNPL proof of concept with pilot partners to enable consumer payment flexibility in face-to-face environments, validating product-market fit through usability studies — a direct precedent for in-store Venmo Pay Later placement.
- Collaborated with Data Science to perform quantitative analysis across multiple merchants, leading workstreams including analytics, customer discovery, and market research to prioritize features based on consumer needs.
- Partnered with Innovation and Design teams using Human-Centered Design principles to assess customer experience and translate strategy into detailed features, user stories, prototypes, and wireframes.
- Developed product strategies to enable card-based installments on ChargeAfter and CyberSource, expanding the BNPL product suite and identifying new monetization opportunities.

Senior Technology Analyst — Click to Pay · Visa **2016 – 2018**

- Led A/B testing and solutioning efforts on a web checkout component, increasing consumer adoption rate by 20% and informing the product enhancement roadmap through usability studies and market analysis.
- Converted product requirements into automated testing solutions for enterprise merchants, setting up data-gathering mechanisms relative to key success metrics.

Earlier Career — Software Engineering · Microsoft · MaxPoint Interactive **2012 – 2016**

- Owned roadmap, prioritization, and implementation across data management, reporting, and QA automation; led Python → Scala/Spark migration on a real-time bidding system handling 50B+ daily requests.

CORE COMPETENCIES

Global APM Expansion (NA / EMEA / APAC / LATAM) • AI-Native Product Development • Agent Orchestration & Agentic Commerce • Technical PM (ships working code) • BNPL / Buy Now Pay Later Product Strategy • Consumer Financial Services • Product Roadmap & Feature Scoping • Agile Product Development & Backlog Management • Customer Experience & Needs Advocacy • Data-Driven Decision-Making • Product Profitability & Monetization • Usability Studies & UX Research • Cross-Functional Stakeholder Alignment • Risk & Regulatory Compliance • Partnership Management • Stablecoin & Crypto Payments

EDUCATION & CERTIFICATIONS

M.S. Computer Science — The University of Texas at Dallas | Disruptive Strategy — Harvard Business School Online (Clayton Christensen)

Product Management & UX Design — General Assembly | Google Analytics Certified | Pragmatic Marketing Certified (Level III) | Certified Scrum Product Owner (CSPO)

TECHNICAL SKILLS

Product & Strategy: Agile/Scrum, SAFe, JIRA, Confluence, Aha!, Productboard, Notion, Asana, OKR Frameworks

Design & Data: Figma, Miro, Sketch, Maze, UserTesting, FullStory, Dovetail · Tableau, Looker, Amplitude, Mixpanel, SQL, Snowflake, BigQuery

AI & Agent Tooling: Claude Code, Claude Agent SDK, LangChain, MCP servers, Anthropic / OpenAI APIs, Cursor, Vercel AI SDK

Engineering & Platform: JavaScript / TypeScript, Java, C#, Python, REST APIs, GraphQL, AWS, GCP, Postman, LaunchDarkly, Segment