Kaustav BHATTACHARYA

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SUMMARY

Experienced Fintech exec with a strong background in global banking, specializing in Payments domain, Product Management, and IT Project Management. Skilled in leadership, product development, and international business, with a comprehensive understanding of finance and engineering. Proven track record of successful leadership roles, client satisfaction improvement, and onboarding reduction. Adept at building world-class products from conception to commercialization.

PROFESSIONAL EXPERIENCE

J.P.Morgan Chase
Product Manager - Payments Connectivity
Feb'25 - present
London

- Corporate banking Connectivity services bulk-payment product manager
- Managed Funds Transfer (MFT) solution with a focus on improving client experience and onboarding times

Self-Employed
Founder & Chief Product Officer
Sep'23 - Jan'25
London

- Stealth mode entrepreneur of a cloud-native web-based payment solution
- Received AWS Activate Founder Startup funding for building the POC to pitch to investors.

Citibank N.A. Treasury and Trade Solutions
Global API Product Lead
Jun'16 - Sep'23
NYC & London

- Corporate Banking Treasury Solutions Payments and Receivables public API Product Management lead (CitiConnect®).
- Led the launch of API devhub complete with OAS3.0 specifications, Sandbox virtualization service, Postman collections, multi-language SDKs and detailed online guides.
- Provided API security product expertise of OAuth 2.0, mTLS authentication & cryptography, digital IAM for RFP wins.
- Formulated the approach and led the creation of a comprehensive competitive intelligence report covering peer-banks, FINTECHs and digitally native giants.
- Exceeded KPIs of client onboarding reduction by 20% and improved client satisfaction by 32% in 6 months of 2023.
- Created & pitched the File/ API based payments product roadmap from 2016-2022 to the investment council and successfully secured $10m annually to agile develop the SAAS product in partnership with engineering and DevOps.
- Automated the API certificate issuance and installation, reducing the onboarding cycle from a 3-day manual process.
- Managed the relationship with independent 3rd party-market-research analysts such as Global Finance, The Banker, and Coalition Greenwich to secure #1 position awards in the peer-benchmarking studies in consecutive years.
- Conceived and led the development & launch of a product onboarding toolkit of testing ISO XML V3 format messages for all payment methods in over 90 countries for faster revenue realization.
- Led the Product technical documentation and marketing media such as infographic slip-sheets, presentation decks, videos, press-releases, articles, case-studies and social media campaigns.
- Citi US ACH NACHA representative. Managed a Junior product manager and a content specialist.

Citibank Japan Ltd. Treasury and Trade Solutions
Country Product Manager, Online, File & Mobile payments
Feb' 08 -
Tokyo, Japan

- Japan Commercial in-country product manager with P&L responsibility for digital products.
- Achieved KPIs: maintain $10 billion of monthly transaction value and generate $6 million revenue with 5% increase y.o.y
- Japan local domestic zengin settlement Citi representative.
- Led the Launch of a new system that generated SWIFT MT940/950 cash statements, MT900/910 credit & debit advices.
- One out of 2 foreign staff in a 100+ member client-facing department of Japanese staff. Managed team of 5 for UAT.

Citibank N.A. Singapore, Global Consumer Banking
IT Project Manager, Online banking
Jun'05 – Feb'08
Singapore

- Technical Lead for a $12m project of revamping Citi Japan's online retail banking to a struts J2EE based platform
- Design online banking applications and define the CX/UX of payments, inquiry and alert functions.
- Pioneered in adopting automated Unit test methodologies and tools for a quality centric market.
- Provided Regular updates to ex-co in every phase of the SDLC highlighting risks and celebrating project milestones.
- Managed & Mentored a 15-member offshore engineering team in Shanghai.

Oracle Financial Services (formerly i-flex solutions ltd.)
Software Developer
Sep'0 – Jun'05
Mumbai, India

- Software programmer for web applications using Java/J2EE struts MVC framework, HTML/CSS, Oracle/SQL2000 database.
- Midrange applications deployed on-premises in a 3-tier arch using IBM Websphere, BEA Weblogic , Oracle on UNIX.
- Developed online application to create/activate and delete payees for Citi's Online Retail Banking e-business.

EDUCATION

MBA , International Business, IE Business School, Madrid — Oct'14 - Dec'15

B. Eng. Electronics, VJTI, Mumbai, India — Sep'98 - Sep'02

WORK SAMPLES

A sample roadmap and vision document of a payments product

Sample Product promotional video