Senior Product Manager – **PRODUCT ANALYTICS & STRATEGY**

AMAN RAJ

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Summary

Senior Product Manager with 6+ years of experience in product analytics and payments data products (Microsoft-certified). Lead billing automation and analytics for Mastercard's Payment Performance Intelligence suite (MEDI, TI, TIP), which has a ~$100M annual revenue base, cutting manual billing effort by 90%+. Previously reduced operational risk events by 10% at American Express and delivered projects 15% faster at Deloitte. Strengths: roadmap prioritization, stakeholder management, product analytics, and executive reporting across fintech and enterprise data products.

Skills

- **Product:** Roadmap prioritization, requirements and UAT, stakeholder management, Agile, KPI definition, executive reporting
- **Analytics:** SQL (SQL Server, MySQL, PostgreSQL), Power BI, Tableau, Mixpanel, Advanced Excel
- **Tools:** Jira, Confluence, Figma
- **AI and Data Science:** Python, Agentic AI, LLMs, Prompting, ML (Logistic Regression, Decision Tree), NLP
- **Domain:** Payments, Fintech, Billing Automation, Revenue Analytics
- **Statistics:** Statistical Analysis, Credit Risk

Work Experience

MASTERCARD, Pune, India **Mar 2026 – Present**
SENIOR PRODUCT MANAGER – TECHNICAL (PAYMENT PERFORMANCE INTELLIGENCE)

- Led **end-to-end product management** of **billing automation** across Mastercard Early Detect Indicator (**MEDI**), Transaction Investigator (**TI**) and Transaction Investigator Plus (**TIP**), a suite generating **~$100M annually**; owned requirements, prioritization, UAT and cross-functional delivery, **cutting manual billing effort by 90%+ (from ~200 to under 10 hours per month)**
- Partnered with engineering, operations, finance and business stakeholders to deliver **automated billing workflows**, customer request management, approval frameworks and billing file generation, with **automated controls, QA validations** and reconciliation that improved **billing accuracy** and reduced manual intervention
- Built **Mixpanel analytics from scratch** for MEDI, TI and TIP, identifying and implementing **300+ tracking tags**; the dashboards are used by product, commercial and senior leadership teams to track adoption, engagement and product performance
- Own **monthly revenue and performance analytics** for the **PPI portfolio**, delivering executive reporting on revenue growth, customer adoption, regional performance, product engagement and key business KPIs

AMERICAN EXPRESS, Gurugram, India **Jul 2024 – Mar 2025**
PRODUCT MANAGER – PRODUCT ANALYTICS & STRATEGY

- Developed and published a monthly **Product health dashboard and Release report** for all digital products in the Credit & Fraud Risk team, aligning teams through performance visibility and initiative impact tracking
- Analyzed operational risk events to identify root causes and assess inherent risks across American Express product lines, **contributing to a 10% reduction in operational risk events**
- Partnered with senior leadership to prioritize **NFRs for 2025** and map dependencies; drove adoption across Amex product teams and managed **roadmap trackers** to ensure delivery and accountability
- Evaluated the feasibility of data-related metrics with cross-functional teams and used **SQL to generate monthly reports**, identify potential breaches and deliver actionable insights to senior leadership
- Designed and implemented a **Power BI dashboard** tracking **KPIs such as compliance failures**, escalation trends and overall ratings across business units to enable data-driven decisions

DELOITTE USI, Gurugram, India **May 2022 – Jun 2024**
CONSULTANT – PRODUCT ANALYTICS

- Collaborated with **Meta** to formulate strategies for preventing **data breaches** from third-party app vendors, ensuring effective data security and privacy protocols
- Designed and implemented dashboards to monitor **Key Control Indicators (KCIs)**; used **SQL** to assess KCI feasibility, reported issues to the relevant teams and worked with Data Engineers to optimize the methodology
- Improved the accuracy of the Internal Credit Rating (ICR) model by **8%** by analyzing borrowers' credit risk profiles and eliminating loss data points from the model
- Partnered with leadership teams to identify areas for improvement and recommend system enhancements
- Developed a **Power BI dashboard** for critical KPIs affecting loss data; performed testing and **data analysis on loss data** using MySQL
- Followed Agile development methodologies to streamline workflows, delivering projects **15% faster than initial projections**

COGNIZANT, Gurugram, India **Jan 2020 – Apr 2022**
ASSOCIATE – ANALYTICS & INSIGHTS

- Analyzed client business requirements and defined logic for data-driven functionalities aligned with client objectives
- Developed a **Power BI dashboard** for a US-based client, providing comprehensive **ROI analytics and insights** to drive informed decision-making
- Finalized **Key Performance Indicators (KPIs)** for performance measurement and created business documentation, rules, quality standards and metrics
- Worked with the testing team to rigorously test solutions, identifying and resolving **critical issues before deployment**
- Supported client scenario planning and trained sales representatives and their managers on accessing reports
- Applied **Natural Language Processing (NLP)** techniques to transform previously unusable text into annotated, machine-readable, standardized data formats

ASKPYTHON.COM, India **May 2022 – Oct 2022**
FREELANCE TECHNICAL WRITER

- Collaborated with the AskPython team to expand website audience; authored **20+ technical articles** on Python libraries and frameworks, including API docs and tutorials: https://www.askpython.com/author/aman

BHARAT HEAVY ELECTRICALS LIMITED (BHEL), New Delhi, India **May 2018 – Jul 2018**
ANALYST

- Designed and rolled out a learning-needs survey for BHEL employees in the Corporate Strategy Management (CSM) department, turning the data into insights for strategic planning
- Authored a research report on global conglomerates across production, products, customer service and profitability

Certifications

- **Product Management** – Microsoft
- **AI for Product Management** – Pendo.io
- **Azure AI Fundamentals** – Microsoft
- **Data Science** – IIT Guwahati
- **Microsoft Power BI** – Microsoft
- **Agentic AI** – Oracle

Education

MASTER OF SCIENCE IN APPLIED MATHEMATICS – Hansraj College, Delhi University, Delhi, India **Jul 2017 – Jun 2019**

BACHELOR OF SCIENCE IN MATHEMATICS (HONS.) – PGDAV College, Delhi University, Delhi, India **Jul 2014 – Jun 2017**