

I am the Payments Product Guy, with global experience across new digital product innovation. I've used knowledge and expertise in NFC, Global Platform and tokenisation to build systems that power Apple Pay Google Pay. I have managed a varied product set, from a suite of APIs and a web application for customer service and token lifecycle maintenance to an experimental machine learning based fraud detection system. Experienced in managing vendors, and working with cross-functional teams working across many time zones to deliver results.

### **Key areas of expertise**

|                               |                            |
|-------------------------------|----------------------------|
| E & M-commerce                | Mobile Applications        |
| Agile Development             | API's, Machine Learning    |
| Card and Alternative Payments | Biometrics, Authentication |

## **CAREER HISTORY**

### **OCADO GROUP**

Ocado transitioned from an online only grocery retailer to a service and infrastructure provider that provides it proprietary technology to other retailers to help change the way the world shops.

#### **OCADO TECHNOLOGY**

**March 2021 - to date**

##### **Senior Product Manager**

I took this secondment to grow & formally practice my team management skills. As a senior PM I am responsible for leading a team of PMs, coaching and developing them to ensure that they work together with engineering and user experience teams to deliver products that deliver value as well as being highly reliable.

- Lead a working group to transition the product roadmap to explicit outcomes, delivering a workshop to train the product stream and delivered a playbook to guide the implementation of the new roadmap formats.

#### **OCADO SOLUTIONS**

**October 2018 - February 2021**

##### **Solutions Product Manager**

A varied product role that was the face of the organisation to the group's clients representing the vision of the Ocado Smart Platform, helping to steer the product roadmap and ensuring the voice of the client was represented in product development with our delivery teams in Technology. Until our team grew at the end of 2019, this involved representing the entire platform, from e-commerce, mobile applications, and last mile systems to robotic picking equipment.

- Lead product manager assigned to the companies largest customer to negotiate and agree platform adaptations to suit the needs of the client, to the benefit of the platform and our other clients.
- Presented product strategic vision with my team and solo to a variety of audiences from development teams in regional offices to the CEO.
- Agreed a common approach to PSD2 Strong Customer Authentication across four countries and retailers, matching the retailers risk attitude to a compliant flow.

## **OCADO TECHNOLOGY**

**September 2016 -September 2018**

### **Product Owner - Payments and Fraud Systems**

Ocado Technology is the development arm of Ocado Group, I was responsible for product managing all consumer payment and fraud systems for both the [ocado.com](http://ocado.com) and Ocado Smart Platform, the packaging of Ocado developed knowledge and technology into a turnkey e-commerce platform for grocery retailers.

- Developed partnerships and architecture that improved speed to market and offered transaction processing flexibility whilst maintaining PCI compliance
- Led a team that developed novel Machine Learning to detect fraud on grocery orders prior to transaction processing.

## **CAPITAL ONE UK**

**Aug 2015 - July 2016**

### **Senior Manager - Payments, Customer Fulfilment**

This fixed term role considered payments from two perspectives, first how customers paid with Capital One cards, looking at technology fundamentals like EMV for the present and as this begins to evolve into mobile and wearables, how this will affect the business and operations. The second aspect is how customers repay the outstanding balances on their account, looking for efficiencies, cost savings and improved controls, across the business.

- Reviewed and corrected EMV profiles, completed profile updates in time to ensure compliance deadlines were met and reduced complexity to save on certification costs.
- Created strategy for inbound payments to improve efficiency and reduce costs.

## **MASTERCARD INC.**

**Sept 2013 - Feb 2015**

### **Business Leader - Mobile Product Development**

Part of the team responsible for developing the Mastercard Digital Enablement System, delivering a tokenisation solution to the market in support of Apple Pay. Specifically managing a suite of APIs and a web application for token lifecycle management and customer services and the introduction of biometrics as a form of cardholder verification.

- Reviewed and analysed multiple aspects of biometric identification which enabled a new set of standards and compliance programme
- Delivered API and web application tools in time for launch, by managing and negotiating last minute changes
- Participated in the development of Global Platform Simplified Framework, leading to the publication of version 1.0 of the standard.
- Filed two patent applications relating to NFC personalisation verification and biometric cardholder verification methods.

## **CITIGROUP**

**Aug 2011 - Sept 2013**

### **Vice President - Mobile Application Development Architecture Lead**

Led the creation of global architectural standards and compliance procedures to minimise the company's risks and maximise the company's investment in technologies. Recognised thought leader for new groups wanting to begin their mobile development efforts. Helped implement new mobile technologies like secure sandbox and API gateway technologies.

- Avoided OCC fines by implementing a lightweight compliance programme
- Built up a mobile development community in a complex operating environment which resulted in knowledge sharing and agreement on standards
- Developed a mobile application development guideline document, this allowed for better SDLC compliance and better developer efficiency.
- Cooperated with legal, compliance and branding groups, to ensure risks that mobile applications introduced were identified and that these were compensated for.

## **WHITE EAGLE PREPAID**

**Mar 2011 - Aug 2011**

### **Business Development Consultant**

This contract role was to help the company identify and qualify international commercial opportunities, provide support for UK business development and increase efficiency of the UK operations.

- Secured two contracts and improved the sales pipeline by targeting to specific verticals in the prepaid market.

## **TRAVELEX - CARD AND MOBILE PAYMENTS**

**Jul 2010 - Mar 2011**

### **EMV Migration Consultant**

Drove the migration of an existing magnetic stripe card base to a new chip based product offering issued on a new processing environment. Advised the business on opportunities that the new technology infrastructure brought to the business, including contactless and multi-application cards. This role was a fixed term contract.

- Up-skilled fraud and operation teams through EMV training which improved their ability to support customer queries and refine fraud rules
- Increased chip certification efficiency and reduced costs by implementing a common card personalisation profile and managing the certification process

## **ACONITE TECHNOLOGY**

**Feb 2008 - Jul 2010**

### **Senior Business Consultant**

Aconite, a niche software and consulting firm, focused on solutions, consulting and training related to EMV, contactless and mobile payments. Responsible for delivering training and consulting as well as solution development globally and for sales in the Sub-Saharan region.

- Won training contract in five countries in support of an EMV migration programme, this earned the company trust in those markets and lead to further business
- Was a key part in the awarding of a contract worth over a £1,000,000
- Delivered training and consulting in 10 countries, giving me a greater awareness of local variations