

SRIRAM RAMAKRISHNAN

VP / Director of Product Management | Fintech & Payments | Cross-Border & Stablecoin Infrastructure
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EXECUTIVE SUMMARY

Fintech product executive with senior-level expertise in payments, cross-border infrastructure, and stablecoin solutions. Led \$100M+ platform launches at PayPal and Veem, delivering 40% YoY transaction growth and expanding services to 15+ countries. Proven track record aligning engineering, compliance, and sales teams to launch 0→1 products and scale global operations. Seeking to apply deep product strategy and regulatory knowledge to accelerate growth for a leading payments organization.

HIGH-IMPACT ACHIEVEMENTS

- Launched ML-powered Commerce Platform at PayPal generating \$100M+ in first-year revenue; achieved 40% YoY growth and 85% merchant satisfaction across Shopify, Wix, Meta, Intuit, and WooCommerce
- Scaled PayPal's Personalization Product Division from 2 → 25+ PMs, enabling \$4B Honey acquisition and SuperApp strategy driving 40% YoY user engagement across 50M+ users
- Led stablecoin product at Veem integrating Bridge (Stripe) and Circle for Virtual Bank Accounts and Virtual Cards (Rain, Marqeta); defined roadmap for USDC/USDT multi-currency wallets and on-demand treasury liquidation
- Unified Gen AI Enterprise Sales Platform cutting information retrieval time by 90%, boosting sales productivity 35%, and generating \$10M+ quarterly revenue through superior conversion rates
- Built automated partner onboarding reducing integration time from 3 months to 1 hour - driving 300% partner adoption growth and 95% reduction in support costs
- Orchestrated compliance initiatives across 5 global markets (MTL licensing, FinCEN ADTL reporting, sanctions screening) with zero regulatory violations during expansion into new territories

PROFESSIONAL EXPERIENCE

Citizens Bank

Product Manager – Stablecoin & Digital Assets

Stablecore Middleware · CBDC · Commercial Bank Depository · Crypto

Jun 2026 - Present

Phoenix, AZ

Veem Inc.

Lead Platform Product Manager – Cross-Border Payments (Stablecoin)

May 2025 - May 2026

San Francisco, CA

- Owned the end-to-end stablecoin payment rail (USDC/USDT) and fiat corridors (Swift, FedWire, FedNow, RTP, ACH) across US, CA, BR, MX, EU, and PH markets; used Jira to manage the backlog and Amplitude to analyze usage, which enabled merchants such as Bitso, Coins PH, Rain, Black Hawk Network, and Truist to launch cross-border payments
- Partnered with fintech platforms such as Skydo, Stamplicy, Nium, and RazorPay to integrate their APIs via webhooks and onboarding flows, extending stablecoin and cross-border payment coverage to three new regions and allowing additional merchants to process transactions through Veem
- Drove product roadmap execution for 2025 and 2026 initiatives-including Virtual Bank Accounts, Card/Bank/KYC plugin, Multi-Currency Wallet, Aggregate Wallet, Enhanced Payment APIs, Partner Card Program, Stablecoin cross-border payments, Consumer VBAs, and Virtual Card issuance-by coordinating cross-functional teams, using OKRs and Jira to track progress; the delivered features broadened Veem's service portfolio and allowed merchants to launch new payment products
- Defined roadmap for Virtual Bank Accounts, Virtual Cards, Stablecoin Wallet, Multi-Currency Wallet, merchant settlement, prefunded aggregated custodial wallets, and on-demand treasury liquidity
- Drove partner platform evolution - webhooks, onboarding APIs, transaction reconciliation - aligned with GTM strategy for banking partners (Citi, SVB, Crown Agents Bank) and payment networks (Visa Currency Cloud)
- Governed API lifecycle & versioning ensuring backward compatibility; oversaw FX routing, sanctions screening, and payout orchestration for performance and compliance
- Established product tracking frameworks (Amplitude, internal dashboards) capturing latency, adoption, and service performance KPIs; translated data insights into platform roadmap decisions

PayPal Inc.

Lead Product Manager – Technical (Money Movement & Core Payments)

Apr 2017 - May 2025

San Jose, CA

- Transformed PayPal's multilateral business solutions strategy, delivering 40% YoY transaction growth and \$25M+ new revenue across 15 international markets through Payment Solutions expansion
- Launched Hybrid (Embedded) Path partner & merchant onboarding (Managed Path + Connected Path + APM/LPM); scaled merchant acquiring to compete with Stripe Connect, onboarding Shopify, Wix, WooCommerce, Intuit, Meta via partner portal
- Defined pre/post-transaction product requirements including chargebacks, refunds, reversals, authorization optimization; improved authorization rates 20% through data-driven A/B testing across 100K+ users
- Managed \$100M+ enterprise client portfolio (20+ C-suite relationships); achieved 95% satisfaction rating and secured 5 strategic partnership renewals

- Delivered a Hybrid Partner Onboarding System that saved \$2M annually, and created a UX prototype that cut testing cycle time by 40% based on feedback from 500+ users

DPP Tech (Client: PayPal)

2016 - 2017

Software Engineer, DPP Tech (Client: PayPal)

Architected payment microservices (\$10B+ annual volume, 99.99% uptime); built CI/CD pipeline, test automation (65%→95% coverage), and real-time AWS CloudWatch monitoring.

Syntel (Client: PayPal)

2015 - 2016

Project Lead, Syntel (Client: PayPal)

Managed stage environments, ETL/DB optimization, release deployments, merchant onboarding support, and API endpoint monitoring across PayPal's core platform.

Cognizant (Symantec / Home Depot)

2010 - 2015

Sr. Associate, Cognizant (Symantec / Home Depot)

QA lead for enterprise ERP/PMO platforms; test strategy, compliance reporting, Agile sprint planning.

Ebusinessware (RBS) & Satyam (World Bank, S&P500)

2006 - 2010

ETL Analyst / Software Engineer, Ebusinessware (RBS) & Satyam (World Bank, S&P500)

ETL testing and data quality for global financial institutions including Royal Bank of Scotland and World Bank.

PUBLICATIONS & PATENTS

- The Data Brain Architecture: How Artificial Intelligence, Master Data Management, and Enterprise Governance Are Transforming Modern Distributed Data Ecosystems. *ICSSIT Conference 2026*
- US10970459B2 - Dynamic Web Content Based on Contextual Profile.
- US11580551B2 - Risk Determination Enabled Crypto Currency Transaction System.
- US20250233926A1 - Real-Time Suggested Actions Based on User Profile Attributes.
- US20200104810A1 - Systems, Methods, and Computer Program Products Providing an Identity-Storing Browser.

EDUCATION & CREDENTIALS

Santa Clara University – Leavey School of Business

2021 - 2023

MBA *California, USA*

- **GPA:** 3.8
- **Achievements:** Valedictorian, Dean's List

Anna University

2001 - 2005

B.E., Electronics & Communication

Madras, India

- **Achievements:** First Class with Distinction

EDUCATION & CREDENTIALS

- IEEE Senior Member
- Product Sense (Maven)
- Microsoft Certified App Developer
- ISTQB
- Beta Gamma Sigma (Top 10% Business Professionals globally)

CORE COMPETENCIES & TOOLS

- Product Strategy & Roadmap (0→1 & Scale), Cross-Border Payments & Stablecoin (USDC/USDT), Merchant Acquiring & Partner Onboarding (GTM), Regulatory Compliance: AML, KYC, MTL, FinCEN, Agile / Scrum, OKRs, A/B Testing, API Lifecycle, Webhooks & Developer Experience, Enterprise Sales Enablement & Revenue Growth, FX Routing, Payout Orchestration, Local Rails, Analytics: Amplitude, Mixpanel, BigQuery, SQL, Tools: Jira, Figma, Miro, Confluence, Tableau, Languages: English, Tamil, Hindi, Spanish, Russian, Gen AI / LLM Product, ML-powered Platforms