

# Sanya Singhal

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## Professional Summary

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Product Manager with 9+ years of experience in digital payments and platform product development, specializing in building scalable solutions across card networks, ACH, wire, and mobile payment ecosystems. Proven ability to define product strategy, manage end-to-end delivery, and translate complex business and technical requirements into actionable product features. Experienced in working with platform capabilities, integrations, and payment workflows, with a strong focus on enabling seamless issuer experiences and reliable consumer journeys. Skilled in collaborating with engineering, risk, compliance, and cross-functional teams to deliver high-impact digital products. Passionate about building scalable payment platforms that improve integration efficiency, enhance user experience, and drive adoption across global markets.

## Professional Experience (~9 years)

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### Product Manager (Digital Product Management), American Express (Gurgaon, India)

Aug'2019 - Present

- Owned and prioritized product backlog for platform capabilities supporting dispute, fraud, and payment servicing workflow across multiple payment channels
- Defined and delivered product features by translating business and technical requirements into user stories, epics, and acceptance criteria for engineering teams
- Collaborated closely with engineering teams on system integrations, defining data flows, validation rules, and interaction patterns across payment platforms
- Acted as a liaison between business stakeholders, technology teams, and operations, ensuring alignment on requirements, priorities, and delivery timelines
- Led backlog grooming, sprint planning, and sprint reviews, ensuring clear understanding of deliverables and value across cross-functional teams
- Designed and improved platform workflows, enhancing data accuracy, system reliability, and operational efficiency
- Implemented automation capabilities reducing manual servicing effort by 75%, improving platform efficiency and processing time
- Defined and tracked KPIs including SLA adherence, transaction accuracy, and platform performance to measure product success
- Leveraged deep domain expertise in card payments, ACH, wire, and dispute workflows to ensure platform features aligned with real-world issuer and consumer needs
- Identified integration challenges and worked with engineering teams to improve system interactions, reducing friction for downstream users and improving platform usability

### Senior Team Member – Payment Compliance , Bank of America (Gurgaon, India)

May'2019 - Aug'2019

- Investigated cross-border (SWIFT) transactions to identify AML and compliance risks, ensuring adherence to regulatory frameworks
- Partnered with compliance and treasury teams to analyze suspicious transactions and improve risk monitoring processes
- Ensured compliance with international sanctions and transaction filtering protocols within global payment systems
- Contributed to improving process accuracy and reducing operational risk through detailed transaction analysis

### Process Associate – Banking Operations, Genpact (Noida, India)

April'2017 - Mar'2019

- Supported retail and corporate banking operations including fund transfers, account onboarding, and servicing workflows
- Performed KYC verification and account servicing activities, ensuring data accuracy and regulatory compliance
- Assisted in streamlining operational workflows, improving efficiency and reducing processing errors

## Product Leadership Highlights

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### Enterprise Dispute & Servicing Modernization (POD → GDM / CLIC) | Lead Product Owner

- Led migration of 8+ legacy platforms into a unified Global Dispute Management system, improving platform scalability, data consistency, and integration efficiency across payment services
- Introduced Split Case Mode, Consolidated Case Creation, and Merchant Contact Automation, reducing financial failures by 70% and improving servicing efficiency
- Eliminated legacy system dependencies, improving audit readiness, system reliability, and operational consistency across global markets

## **Digital Communication Migration | Lead & PM Collaborator**

- Led migration of 300+ customer and merchant communications to a centralized platform (Raven), improving consistency and usability across global markets
- Standardized communication workflows into 6 reusable templates, reducing operational complexity and improving governance

## **Aged Transaction Dispute Capability | PM Collaborator**

- Enabled offline dispute processing by integrating merchant data into platform workflows, improving handling of delayed transaction scenarios
- Reduced write-offs by 60%, enhancing exception handling and improving financial outcomes

## **Banking Ops – Checking & Savings Servicing | Lead & PM Collaborator**

- Contributed to expansion of platform capabilities beyond card products, supporting onboarding and lifecycle management for checking and savings accounts
- Led FX/Fee enablement for non-card transactions, ensuring accurate data handling and seamless user experience
- Defined validation rules, workflows, and controls aligned with regulatory and operational requirements

## **Product Projects**

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### **AI-Powered Expense Fraud Prevention Platform | Product Manager | FinTech / Enterprise SaaS (Concept → MVP Design)**

- Designed a platform-based product concept to prevent enterprise expense fraud, addressing scenarios such as duplicate claims, fake receipts, and post-payment disputes
- Defined product vision, MVP scope, and roadmap, translating business needs into structured workflows and platform capabilities
- Created detailed user journeys, workflows, and use cases for employees, managers, and finance teams, ensuring alignment with real-world operational needs
- Proposed AI-driven fraud detection features including OCR-based data extraction, duplicate detection, image tampering analysis, and anomaly scoring
- Defined validation rules, data flows, and system interactions to ensure accurate processing and decision-making within the platform

## **Certifications & Accomplishments**

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- **SAFe 5 PO/PM** Certification
- **IBM** : Product Manager Professional Certification

## **Skills (Core Competencies & Tools)**

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- **Product Management & Strategy**  
Product Vision & Strategy • Product Roadmapping • Backlog Prioritization • User Story Definition • Acceptance Criteria • Value-Based Prioritization • Stakeholder Management & Influence • KPI & Performance Monitoring • Customer Experience (CX)
- **Platform & Payments Expertise**  
Platform Product Development • Payment Systems (Card, ACH, Wire, Zelle) • Workflow Design • User Journey Mapping • Data Validation & Processing • System Integration • API & Integration Understanding • Process Optimization
- **Product Operations & Delivery**  
Operational Risk Identification • Incident & Root Cause Analysis • Compliance & Control Validation • Governance Alignment • Case Management Automation • Data-Driven Decision Making
- **Product Operations & Risk Management**  
Operational Risk Identification • Incident & Root Cause Analysis • Compliance & Control Validation • Governance Alignment • Case Management Automation • Data-Driven Decision Making
- **Agile & Methodologies**  
SAFe Agile • Scrum • Backlog Grooming • Sprint Planning • Sprint Reviews • UAT Strategy & Execution • Continuous Improvement (Lean) • Change Management
- **Tools & Technologies**  
JIRA • Confluence • Rally • Tableau (KPI & Monitoring Dashboards) • Visio • Mural • Figma