HUZAIFA ISLAM

Product Manager | Payments & Fintech | B2B SaaS & APIs

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PROFESSIONAL SUMMARY

Product Manager with 2 years of product management experience in payments infrastructure and B2B SaaS, backed by 3 years in growth and business development. At Yuno, a global payment orchestration platform, I own discovery and definition for a new card-data product (BIN Intelligence) and drive payment service provider (PSP) and payment-method integrations from requirements to go-live. Strong in API products, card payments (3DS, network tokens, BIN data), PRDs and prototyping, SQL-based analysis, and AI-assisted product workflows. I turn ambiguous problems into prioritised roadmaps and clickable prototypes that engineering, risk, compliance and commercial teams can act on.

PROFESSIONAL EXPERIENCE

Product Manager, Yuno (Payment Orchestration Platform) Dec 2025 to Present

- Own product discovery and definition for BIN Intelligence, a new card-data product (lookup API, issuer behaviour insights, rules with backtesting, alerts) for merchants and acquirers. Authored the one-pager, PRD, three-tier pricing model, business case and phased roadmap.
- Built a high-fidelity clickable prototype and a working API on 1.1M+ sandbox card ranges, with API keys, scopes, rate limits and request logs, so stakeholders could validate the product before any engineering investment.
- Designed an AI-assisted integration analysis pipeline (6 steps: credential check, doc parsing, workflow matching, dependency analysis, PRD generation, Jira ticketing) that cut PSP analysis time from 1–2 weeks to under 1 hour.
- Used that pipeline to produce 30+ integration PRDs, and drove PSP and payment-method integrations across LATAM, MENA, India and APAC (cards, Apple Pay and Google Pay, PIX, UPI, BLIK, iDEAL, Klarna) through sandbox validation, QA sign-off and go-live.
- Mapped 23 authentication and optimisation initiatives (3DS, SCA exemptions, network tokens, passkeys, agentic commerce) into a prioritised roadmap, with a runnable flow simulator that aligned Product, Engineering and Risk on scope.
- Built external-3DS (MPI) simulators for three providers that reproduced provider-side defects with evidence, unblocking card certification and go-live decisions.
- Analysed a 300+ ticket integration backlog and warehouse payment data (SQL) to quantify delivery bottlenecks and revenue leakage. Launched live team dashboards that cut manual status-chasing.
- Write user stories, acceptance criteria and test matrices, and work daily with engineering, QA, PCI DSS compliance and provider technical account managers.

Product Manager, Mitt Arv Technologies India Private Limited Jan 2025 to Dec 2025

- Orchestrated the launch of a new product, driving a 30% increase in customer engagement and 25% revenue growth.
- Formulated and executed the product roadmap, improving product efficiency by 20% and reducing time-to-market by 15%.
- Partnered with cross-functional teams to optimise features, increasing user satisfaction by 35% and reducing customer complaints by 40%.
- Wrote PRDs and user flows (Whimsical, Canva) to keep design and engineering aligned with user needs.
- Designed and delivered internal tools, including an HRMS and 10 core product features, to improve operational efficiency.
- Defined API workflows from codebase requirements and validated end-to-end integrations with Swagger and Postman.

Business Development Manager, Flam Apr 2023 to Aug 2023

- Built stakeholder relationships to identify growth opportunities and supported the product lifecycle from concept to launch.
- Ran data-driven experiments and A/B tests, using user feedback to improve product features and user experience.
- Defined KPIs and used analytics insights to inform product decisions and product-led go-to-market strategy.

Senior Business Development Associate, Scaler Apr 2022 to Mar 2023

- Generated and converted leads, securing over $50,000 in new business per quarter.
- Developed sales strategies that increased market share for existing products and services.
- Researched competitor activity, industry trends and customer requirements to shape strategic decisions.

Senior Business Development Executive, PlanetSpark May 2021 to Apr 2022

- Generated over $3,000 in new business each quarter through tailored product and service proposals.
- Developed strategic partnerships to extend the service offering for educational programs.
- Conducted market research on customer needs and competitive pricing to inform strategic decisions.

Subject Matter Expert (Civil Engineering), Chegg Sep 2020 to Mar 2021

- Solved complex civil engineering problems for students and analysed user feedback to recommend content improvements.
- Created training materials that raised subject knowledge across the team.

SKILLS

Product Management: Product strategy, roadmapping, product discovery, PRDs, user stories, acceptance criteria, prioritisation, go-to-market strategy, pricing and packaging, business cases, KPIs and success metrics, A/B testing, stakeholder management, Agile/Scrum

Payments & Fintech: PSP integrations, payment orchestration, card payments, 3-D Secure (3DS2) and external MPI, SCA/PSD2, network tokens, BIN/IIN data, alternative payment methods (PIX, UPI, BLIK, iDEAL, Klarna, wallets), decline codes, refunds and disputes, PCI DSS

Technical: REST APIs, API design and testing, sandbox testing, SQL, webhooks, technical documentation, prototyping (HTML/JS), AI agents and LLM workflows (Claude Code), Git

Tools: Jira, Confluence, Linear, Postman, Swagger, Figma, Miro, Whimsical, Canva, Redash, Metabase, Looker Studio, Excel, Glean, Datadog

EDUCATION

B.Tech / B.E., Rajiv Gandhi Proudyogiki Vishwavidyalaya (RGPV), Bhopal 2019

CERTIFICATIONS

Product Management | Product Analytics | Product-Led Growth: GTM | Business Case Study | Product Management Case Study / KPI Tree

LANGUAGES

English (Proficient, C2), Hindi (Native), Urdu (Upper Intermediate, B2), Arabic (Beginner, A1)