

## Professional Summary

Product leader and consultant with over 18+ years of experience across digital payments, card systems, and regulatory-compliant infrastructure. Deep expertise in Acquiring switch architecture, scheme certifications (Visa, Mastercard, RuPay), real-time payment systems (UPI, RTGS, IMPS), and PCI DSS compliance. Actively exploring the evolving intersection of payments and Agentic AI — including use cases like fraud prevention, transaction intelligence, and automation. A proven generalist, equally comfortable scaling platform architectures, leading GTM strategy, or consulting with financial institutions and fintechs on next-gen product vision.

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## Core Competencies

- **Card & Payment Switch Systems:** Payments Acquiring, switch architecture, scheme certification (Visa/MasterCard/RuPay)
  - **Real-Time Payment Systems:** UPI, RTGS, IMPS, NEFT – integration, processing, regulatory adherence
  - **PCI DSS & Secure Transactions:** Card data protection, compliance frameworks, tokenization
  - **Agentic AI Exploration:** Interested in AI-driven decisioning, fraud detection, and customer intelligence
  - **Product Leadership:** Roadmaps, stakeholder engagement, cross-functional team management
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## Experience

### Founder CEO, Bharatomni Technologies Private Limited | Apr'25 to present.

- Leading product strategy, partnership outreach, and pilot onboarding with banks and fintech(s)
- Built investor-grade pitch materials and financial models to support early-stage fundraising
- Hiring equity-first strategic roles to scale partnerships and operations
- Spearheading regulatory engagement with IFSCA for sandbox approval of international fixed income rails

### Mastercard, India

#### Product Management Leader | Jan 2011 – Jan 2020

- Built and scaled tokenization solutions (MDES/VTS), digital wallets, and SRC initiatives for issuers and acquirers.
- Led multiple switch certification programs with Visa, Mastercard, and RuPay — ensuring fast and secure payment acceptance.

- Modernized core platforms by driving migration to cloud-native, microservices-based architecture.
- Championed PCI DSS best practices in platform development and data architecture.
- Provided subject matter expertise to global teams on card processing, digital issuance, and fraud mitigation strategies.

### **Co-Founder, Agri-Fintech Startup Feb 2020 – Apr 2021**

#### **Phi Commerce, India**

#### **Product Head – Payments & Innovation | Apr 2021 – Apr 2025**

- Spearheaded product development across payment switch infrastructure, tap-on-phone, tokenization, and orchestrators (3DS 2.0+).
- Launched India's first token requestor gateway certified by Visa, Mastercard, and RuPay — leading to a 40% growth in tokenized volumes.
- Delivered PCI DSS-compliant data flows and secured cardholder information through encrypted processing pathways.
- Designed payment system flows and integrations for UPI, RTGS, IMPS, and NEFT, streamlining merchant and partner onboarding.
- Explored applications of Agentic AI in payments — including intelligent routing, transaction scoring, and user behavior analysis — as part of personal research and prototyping initiatives.
- Worked closely with fintechs, payment networks, and banks to scale acquiring and acceptance infrastructure.

*Various lateral roles with BFSI from 2004-2011 at organizations like **Polaris, L&T Infotech, Indusface** and others.*

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### **Achievements & Certifications**

- **8 Patent Filings** – 4 granted (payments & tokenization)
- **FIAKS Leadership Award** – Recognized for 5 years for contributions to payment innovation and BFSI Leadership
- **Certifications:**
  - SAFe Agilist
  - PMP (Trained)
  - Google Digital Marketing
  - Product Management (Udemy)
- **Innovation Leader** – Spearheaded product innovation initiatives at Mastercard

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