JULIAN MERCER

FINTECH AI PRODUCT MANAGER

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PROFESSIONAL SUMMARY

Fintech AI Product Manager with 7+ years building fraud, credit, and customer-service models for payments and lending companies. Combines model evaluation, regulatory awareness, and clear explanations so AI decisions are accurate, fair, and auditable.

PROFESSIONAL EXPERIENCE

Senior Product Manager, Risk AI Jan 2024 - Present
Stripe, San Francisco, CA

- Lead a fraud-detection product with 15 engineers and scientists, reducing fraud loss rate 18% at stable approval rates.
- Defined model monitoring and reason-code requirements for merchants, cutting dispute analyst review time 22%.
- Set evaluation guardrails with Data Science and Legal covering drift, segment performance, and fairness checks before launch.
- Launched analyst-assist summaries for suspicious activity cases, reducing average review time from 18 to 12 minutes with full audit trails.

Product Manager, Credit Decisioning Jun 2022 - Dec 2023
Upstart, San Mateo, CA

- Managed underwriting model releases and decision tooling, increasing automated approvals 11% within policy constraints.
- Specified adverse-action explanations with Legal and Engineering, meeting regulatory notice requirements for all launches.
- Ran champion-challenger tests on model updates and rejected two releases that weakened performance for thin-file applicants.
- Introduced fairness reporting across applicant segments with Risk and Legal, reviewed monthly by model governance leaders.

Associate Product Manager Aug 2020 - May 2022
Capital One, McLean, VA

- Supported a chatbot for card servicing, resolving 27% of common requests without agent transfer.
- Analysed conversation logs to prioritise intents and wrote requirements for escalation and identity checks.
- Coordinated testing with Compliance and Operations before launches to 2.4 million cardholders.

Business Analyst, Digital Products Aug 2019 - Jul 2020
Discover Financial Services, Riverwoods, IL

- Analysed web and mobile funnel data for card-servicing journeys and flagged friction points used in quarterly planning.
- Wrote user stories and tested releases for a card-lock enhancement with developers and the fraud operations team.

CORE SKILLS

AI product management | Fraud detection | Credit decisioning | Model governance | Explainability | Fair lending awareness | Experiment design | Regulatory documentation | SQL | Product analytics | Risk partnership | Roadmapping | Payments | Stakeholder communication

EDUCATION

B.S. in Applied Mathematics, University of Michigan, Ann Arbor, MI

CERTIFICATIONS

Google Cloud Professional Machine Learning Engineer (in progress)