JULIAN MERCER

FINTECH MOBILE PRODUCT MANAGER

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PROFESSIONAL SUMMARY

Fintech Mobile Product Manager with 7+ years leading banking, payments, and investing apps used by millions of consumers. Focuses on secure onboarding, fast money movement, and clear in-app experiences while meeting platform, fraud, and regulatory requirements.

PROFESSIONAL EXPERIENCE

Senior Product Manager, Mobile Banking Mar 2024 - Present
Chime, San Francisco, CA

- Lead the mobile money-movement experience for 6M members, raising successful first-transfer completion from 74% to 85%.
- Partnered with Fraud and Engineering on device checks and step-up authentication that reduced account takeover losses 23%.
- Redesigned the card-controls flow after 40 usability sessions, increasing feature adoption by 18 points.

Product Manager, Mobile Jun 2022 - Feb 2024
Robinhood, Menlo Park, CA

- Owned funding and account-linking flows, reducing bank-link failures 33% through clearer error handling and retries.
- Worked with Compliance on disclosures and identity requirements that kept launches within regulatory review timelines.
- Ran onboarding experiments on identity verification steps, improving completed applications 9% without added risk.

Product Manager, Mobile Jun 2021 - May 2022
Venmo, New York, NY

- Documented requirements for notifications and privacy settings with Design and Legal.
- Owned mobile split-bill and request improvements, lifting weekly completion of payment requests 11% through clearer reminders.
- Ran A/B tests on payment-request prompts with Engineering and Data Science, shipping two winning variants to all users.

Associate Product Manager Aug 2020 - May 2021

- Supported mobile payment-request features, analysing funnel data and shipping improvements that lifted completions 8%.
- Triaged app-store reviews weekly into themes and fed top issues into sprint planning.

Business Analyst, Digital Banking Aug 2019 - Jul 2020
Bank of America, Charlotte, NC

- Analysed digital banking usage data and summarised drop-off points in weekly reports for product owners.
- Documented requirements and tested releases for mobile bill-pay enhancements with developers and the compliance team.

CORE SKILLS

Mobile product management | Fintech | Payments | Money movement | Secure authentication | KYC onboarding | Fraud partnership | Feature flags | App store management | Experimentation | Product analytics | SQL | Usability research | Regulatory awareness

EDUCATION

B.A. in Economics, Northwestern University, Evanston, IL

CERTIFICATIONS

Scrum Alliance Certified Product Owner