JULIAN MERCER

FINTECH PRODUCT MANAGER

San Francisco, CA | (415) 555-0148 | julian.mercer@email.com | linkedin.com/in/julianmercer

PROFESSIONAL SUMMARY

Fintech Product Manager with 6+ years building payments, lending, and banking products at Plaid, Affirm, and PayPal. Balances conversion with compliance, fraud controls, and partner bank requirements to launch regulated features without slowing growth.

PROFESSIONAL EXPERIENCE

Senior Product Manager Jan 2024 - Present
Affirm, San Francisco, CA

- Own the pay-over-time checkout for a set of retail partners, and a revised eligibility message raised approved-loan conversion by 8%.
- Work with credit risk and legal to adjust underwriting disclosures, keeping every change inside lending rules and fair lending review.
- Defined the loss and delinquency guardrails for each experiment so growth tests stopped automatically if repayment risk rose.
- Run a monthly review with two partner banks to agree launch dates, reporting needs, and any items regulators asked about.
- Cut checkout decline-reason confusion by rewriting eleven customer messages with support and legal, which lowered related contacts by 10%.

Product Manager Aug 2021 - Dec 2023
Plaid, San Francisco, CA

- Managed the account-linking flow used by banking apps, and clearer error states cut failed connections by 15% across supported banks.
- Partnered with security and compliance on consent screens and data-sharing language, which passed customer audits without rework.
- Built a bank-connection health dashboard with engineers so support could see which institutions were failing and warn clients early.
- Launched an income-verification API with 25 lenders in beta, and two of them moved it into production within the quarter.
- Wrote the data-retention and consent requirements for the linking flow with the privacy team and tracked them to release.

Associate Product Manager Jul 2020 - Jul 2021
PayPal, San Jose, CA

- Supported merchant dispute tooling by writing requirements, triaging chargeback cases, and updating response templates.
- Analyzed 2,000 disputes and found the evidence fields sellers skipped most often, leading to a form change that raised seller win rates by 5%.
- Documented anti-money laundering review steps for a new merchant onboarding path and handed them to the operations team.

CORE SKILLS

Payments products | Lending and credit | KYC and AML | Fraud and risk controls | Regulatory requirements | Partner bank management | Consent and disclosures | Ledger and settlement basics | API products | SQL | Looker | Jira | Experiment guardrails

EDUCATION

B.S. in Finance, University of Southern California, Los Angeles, CA

CERTIFICATIONS

Certified Anti-Money Laundering Specialist (CAMS) | Pragmatic Institute Certified Product Manager (PMC)