JULIAN MERCER

FINTECH PRODUCT OWNER

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

PROFESSIONAL SUMMARY

Fintech Product Owner with 6+ years managing backlogs for payments, onboarding, and account products at PayPal and Intuit. Writes precise requirements covering compliance, fraud, and reconciliation, and keeps engineering squads delivering reliable features.

PROFESSIONAL EXPERIENCE

Senior Product Owner Feb 2023 - Present
PayPal, San Jose, CA

- Own the backlog for merchant onboarding with ten engineers, reducing application-to-approved time from 6.2 to 3.9 days.
- Wrote requirements with Compliance on identity verification and sanctions screening, passing two audits without new findings.
- Prioritised fraud-rule and manual-review tooling that cut false declines on new merchants by 12%, weighing lost approvals against fraud exposure with Risk before each release.
- Led refinement and sprint planning for two squads, improving sprint predictability from 78% to 92% by splitting large stories and settling acceptance criteria before commitment.
- Defined release readiness criteria with Support and Operations, reducing production defects after launch by 25%.
- Drove adoption of an automated document-upload step with Design and Risk, increasing first-pass application completion from 71% to 82%.
- Aligned chargeback and dispute workflow stories with Operations, reducing manual case handling time by 20%.

Product Owner Jun 2020 - Jan 2023
Intuit, Mountain View, CA

- Managed backlog for invoice payments, delivering ACH and card acceptance features used by 140,000 small businesses.
- Partnered with Finance Operations on reconciliation requirements that reduced payout exception tickets 21%, writing clear rules for timing differences, fees, and partial settlements.
- Facilitated user acceptance tests with accountants and small-business owners before three major releases, turning their findings into fixes ranked by customer impact and effort.
- Maintained a decision log for scope trade-offs, regulatory constraints, and partner bank dependencies, so new team members and auditors could trace why each requirement existed.
- Defined acceptance tests for payout scheduling changes with QA, reducing escaped defects in two major releases by 30%.
- Documented requirements for digital account-setup changes with compliance and engineering, cutting abandoned applications 7%.
- Presented sprint demos to Finance and Support leaders, collecting feedback that shaped two follow-up payout improvements.

CORE SKILLS

Fintech | Backlog management | Payments | KYC and AML requirements | Fraud controls | Reconciliation | User stories | Sprint planning | Regulatory compliance | Jira | Confluence | UAT | Stakeholder management | Release management

EDUCATION

B.S. in Accounting and Information Systems, University of North Carolina at Charlotte, Charlotte, NC

CERTIFICATIONS

Professional Scrum Product Owner I | Certified Anti-Money Laundering Specialist (in progress)