

Aditya Sunil Nair

Senior Product Manager | Fintech, Payments & GenAI

Master of Computer Science, La Trobe University | AZ-900: Microsoft Azure Fundamentals | Certified Scrum Product Owner

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Career Summary & Value Proposition

I am a product leader with 11+ years of experience driving high-impact digital products across fintech, payments, and SaaS. I combine deep technical fluency, built on a full-stack engineering background spanning .NET Core, Azure Integration Services, and cloud-native architecture, with sharp product instincts honed across regulated environments, including crypto, FX trading, wealth management, and financial services. My work consistently moves business-critical metrics: onboarding conversion, payment success rates, fraud reduction, and time-to-value.

What sets me apart is my ability to operate at both the strategic and ground levels. I define roadmaps and product vision while staying close enough to the data and engineering to make informed trade-offs quickly. I have led GenAI initiatives: LLM-powered onboarding assistants, RAG-based transaction intelligence, AI-driven anomaly detection, and brought a practitioner’s perspective to evaluating and implementing AI tooling rather than simply theorising about it. My experience with tools such as OpenAI, Claude, Azure OpenAI, and Google Gemini, combined with prompt engineering and AI agent design, positions me well to support organisations integrating AI into core product workflows.

Across my career, I have worked at the intersection of product, engineering, compliance, and commercial delivery, collaborating with cross-functional teams to translate complex regulatory and business requirements into scalable, auditable, and user-centred solutions. I lead with data, drive with experimentation, and deliver with a bias for measurable outcomes.

Specialised Skills & In-Demand Tools

Category	Tools & Skills
Product & Analytics	Amplitude, Mixpanel, ProductBoard, ClickUp, Linear, Figma, Jira, Confluence, A/B Testing Frameworks, Typeform
GenAI & LLM	OpenAI (ChatGPT), Claude (Anthropic), Google Gemini, Azure OpenAI, GitLab Duo, RAG Architecture, AI Agents, LLM-powered Chatbots, Prompt Engineering, GenAI Analytics Dashboards
Cloud & Integration	Azure Integration Services (Logic Apps, Service Bus, API Management, Azure Functions, Event Grid), AWS, Azure OpenAI, Cognitive Search, Docker, CI/CD Pipelines
Engineering	.NET Core (C#), React, Node.js, TypeScript, REST APIs, SOAP/XML, OpenAPI/Swagger, OAuth 2.0, Webhook Orchestration, PostgreSQL, MySQL, Azure SQL
Payments & Compliance	Stripe, Visa Gateway, SumSub (KYC), AML/KYB Platforms, PSP Integration, Crypto Liquidity Providers, PCI-DSS Awareness
Agile & Delivery	Requirements Analysis & Scoping, Product Discovery, User Story Writing, Backlog

Practices	Refinement, Sprint Planning, Daily Stand-ups, Sprint Reviews & Retrospectives, Release Planning, Roadmapping, Stakeholder Workshops, UAT Coordination
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Education and Certifications

Master of Computer Science - La Trobe University, Melbourne (2015–2017)Thesis: Analysing Wearable Device Metrics using Real-time Experiments and Machine Learning

Bachelor of Engineering (Computer Science) - New Horizon College of Engineering, Bangalore (2010–2014)Distinction

- AZ-900: Microsoft Azure Fundamentals - Microsoft
- Certified Scrum Product Owner (CSPO) - Scrum Alliance
- Project Management for Professionals

Career Summary

Organisation	Role	Tenure
Banxa (OSL Group)	Senior Product Manager	Oct 2025–Present
Eightcap Pty. Ltd.	Product Manager (incl. PropTradeTech project)	May 2023–Oct 2025
Clear Dynamics Pty. Ltd.	Product Owner & Lead Software Engineer	Dec 2020–Apr 2023
AMP	Senior Software Engineer	Oct 2019–Dec 2020
Myprosperity Pty. Ltd.	Software Developer	Oct 2017–Oct 2019
Aptean India Pvt Ltd	Associate Engineer, Software Development	Jun 2014–Jun 2015

Professional Capabilities

Capability	Evidence
Product Strategy & Roadmap	Defined and owned product vision and multi-quarter roadmaps at Banxa, Eightcap, and Clear Dynamics, spanning onboarding, compliance, payments, and SaaS platforms. Consistently translated business objectives and regulatory constraints into prioritised roadmaps that delivered measurable commercial outcomes.
GenAI Product Leadership	Designed and shipped LLM-powered onboarding assistants, RAG-based transaction intelligence, AI anomaly detection, and AI-driven chatbots across Banxa, Eightcap, and PropTradeTech. Experienced with OpenAI, Claude, Azure OpenAI, Google Gemini, and GitLab Duo across both product and engineering contexts.
Payments & Fintech	Led payments, wallets, and crypto integration across Banxa and

Domain	Eightcap, integrating PSPs, designing reconciliation flows, governing API contracts with payment gateways (Visa, Stripe), and managing KYC/AML decisioning pipelines across global markets.
Data-Driven Experimentation	Designed and executed A/B testing programmes delivering 5-12% feature performance uplifts . Used Amplitude, Mixpanel, and funnel analytics to identify drop-off causes, drive roadmap decisions, and validate hypotheses at pace.
XFN (Cross-Functional) Delivery	Led delivery across Product, Engineering, Compliance, Risk, Legal, Sales, and Marketing at Banxa and Eightcap. Facilitated stakeholder workshops, sprint ceremonies, UAT coordination, and production deployments across complex, concurrent workstreams.
Azure Integration & Engineering	Built scalable microservices and cloud-native applications using .NET Core and Azure Integration Services (Logic Apps, Service Bus, APIM, Azure Functions) at Clear Dynamics and AMP. Governed API contracts, REST/SOAP integrations, OAuth 2.0 flows, and CI/CD pipelines.
Regulatory & Compliance Product	Owned KYC, KYB, AML, and fraud product experience at Banxa, reducing manual reviews by 20-30% and false positives by ~10-15% through optimised decisioning flows and third-party identity integrations.

Strategic Delivery Highlights

Engagement	Delivery
Crypto On/Off-Ramp: Onboarding & Compliance Banxa (OSL Group), Melbourne Oct 2025–Present	Owens end-to-end product delivery for KYC, KYB, AML, and fraud decisioning across B2C and B2B channels at Banxa, a leading crypto on/off-ramp platform. Manages cross-functional delivery across Product, Engineering, Compliance, Risk, Legal, Sales, and Marketing, with a focus on turning regulatory requirements into scalable, auditable, and conversion-optimised user experiences. Leads a team of 7, including 2 direct reports. Key outcomes and project work: ● Onboarding Conversion Optimisation: Redesigned onboarding and risk decisioning flows through A/B experimentation and funnel analysis, contributing to a 5-10% uplift in conversion and ~15-25% reduction in approval turnaround times. ● Fraud Reduction Programme: Integrated and tuned third-party fraud and identity verification tools (REST APIs, webhook pipelines), reducing manual reviews by 20-30% and false positives by ~10-15%. ● Third-Party Ecosystem Integration: Owned integration roadmap with identity, fraud, and crypto liquidity providers, governing API contracts, OAuth 2.0 authentication, payload schemas, and rate-limiting, improving transaction fulfilment rates by ~10-20%. ● GenAI Accelerated Delivery: Used ChatGPT, Claude, and

	GitLab Duo to accelerate PRD creation, workflow design, code review collaboration, and documentation, materially reducing discovery-to-delivery turnaround time. ● Regulatory Intelligence: Monitors global regulatory and fraud trends to maintain platform compliance while preserving a seamless user experience. ● AI Product Leadership: Runs a weekly product showcase with a dedicated focus on AI, sharing GenAI product learnings and driving adoption of AI tooling across the wider team. ● Coin & Token Expansion: Grew platform buy/sell coverage by adding new coins and tokens, and integrated multiple DEXs, navigating a lengthy compliance review process while hitting fast go-to-market (GTM) targets for each listing. ● OKR & NPS Tracking: Runs quarterly OKR planning and review cycles, and tracks NPS alongside qualitative onboarding feedback to keep roadmap priorities tied to measurable customer and business outcomes.
Payments, Wallets & Crypto Platform Eightcap Pty. Ltd., Melbourne Oct 2023–Oct 2025	Led product strategy and delivery for payments, wallets, and crypto integrations at Eightcap, a regulated FX and CFD broker. Defined product vision and roadmap for a payments-first platform, integrating multiple PSPs, designing reconciliation flows, and building webhook-driven event pipelines. Cross-functional delivery spanned Product, Engineering, Compliance, and Marketing. Led a team of 14, including 7 direct reports. Key outcomes and project work: ● AI-Powered Transaction Intelligence: Introduced LLM-based transaction summarisation and anomaly detection using Azure OpenAI and RAG-based retrieval, improving customer transparency and reducing fraud investigation volume measurably. ● Internal AI Support Assistant: Led cross-functional discovery to integrate an LLM-based assistant for internal support teams using Amplitude-driven usage analysis, reducing payment and wallet query handling time by 30%. ● PSP Integration Programme: Integrated multiple payment service providers via REST APIs with data mapping, reconciliation flows, and webhook event handling, delivering seamless, scalable payment experiences. ● Team Capability Uplift: Led multiple ways-of-working and Agile training sessions for the broader team, improving delivery consistency and cross-functional collaboration. ● Market Research & PMF Validation: Conducted market research and competitive analysis, and ran customer interviews, surveys, feedback loops, and NPS tracking to validate product-market fit (PMF) signals and inform roadmap priorities. ● OKR Planning: Led quarterly OKR planning and review cycles across product and engineering, keeping roadmap execution tied to company-level objectives. ● Headcount & Budget Partnership: Partnered with leadership on headcount planning and budget for the product roadmap, and liaised across sales, finance, support, and marketing to align product delivery with commercial goals. PROJECT - PropTradeTech (Eightcap subsidiary, May 2023–Oct 2023): Delivered first client go-live for a greenfield B2B SaaS white-

label **prop trading platform** and end-to-end prop trading operations management solution in under four months. Integrated SumSub KYC (webhook flow, idempotent state machine, compliance audit logging) and Stripe Payments (checkout sessions, payment intents, webhook reconciliation). Deployed an AI-powered onboarding chatbot that reduced support ticket volume by ~35% post-launch and increased onboarding completion rates by 22%. Used ProductBoard and ClickUp for backlog prioritisation and delivery management. Acted as Development Lead across full-stack delivery, personally responsible for solution design, development, and testing, while leading a team of developers, solution designers, and testers through effort estimation, code reviews, and stakeholder updates. Integrated crypto payment providers alongside Stripe, and worked closely with support, finance, and risk teams to automate previously manual processes.

Enterprise Product & Integration Delivery

Clear Dynamics Pty. Ltd.,
Melbourne

Dec 2020–Apr 2023

Held a dual Product Owner and Lead Software Engineer role across full-stack delivery programmes spanning financial services, retail, supply chain, CRM, education, and energy verticals. Defined product vision, roadmaps, and KPIs while architecting and building Azure Integration Services solutions, including Logic Apps, Service Bus, API Management, and Azure Functions. Led stakeholder workshops, sprint ceremonies, UAT coordination, and production deployments. Led an average team of 7, including 3 direct reports.

Key project delivery:

- **Latitude Financial Services (LFS) - Credit Card Application & Onboarding:** Acted as Product Owner and delivery lead for the LFS credit card application and customer onboarding initiatives, supporting digital transformation across acquisition and servicing workflows. Architected Azure Integration Services solutions for payment event orchestration and core banking API integration via REST/SOAP interfaces, with APIM policies for rate-limiting, auth, and versioning. Contributed to measurable reductions in application processing time and manual intervention rates.

- **BOQ Banking Platform:** Delivered product and integration work for Bank of Queensland's digital banking platform, driving improvements in customer-facing digital workflows.

- **Westpac Loans Application:** Contributed to product scoping and integration delivery for Westpac's loans application workflow, improving end-to-end processing efficiency.

- **RMIT Student Applications:** Delivered a streamlined student application management platform for RMIT, reducing administrative processing time and improving applicant completion rates.

- **Teachstart / Scoot Education (Tutoring & Education Platform):** Defined MVP scope and led delivery of a tutoring and education platform for Scoot Education, integrating scheduling, payments, and tutor onboarding workflows. Improved tutor-to-student matching speed and platform adoption rates post-launch.

- **Mentorship & Onboarding:** Active member of the Clear

	Dynamics mentorship group, mentoring, supervising, and training new joiners across product and engineering, including building technical training materials and instructional videos for new starters. ● Estimation, QA Triage & Design Standards: Partnered with project managers, business analysts, and solution architects on effort and cost estimation for new projects, triaged system bugs raised by QA and production support, and codified reusable design principles and patterns adopted across the engineering team.
AMP North Investment Platform AMP, Melbourne Oct 2019–Dec 2020	Contributed as a Senior Software Engineer to the AMP North Online IT team across three key initiatives. Built automated business workflows using Azure Logic Apps and Service Bus, replacing manual handoffs and reducing processing latency across the platform. Key project delivery: ● Managed Portfolios: Designed and built integration workflows enabling real-time portfolio data processing across AMP's investment platform. ● Deceased Customer Policy Workflow: Automated a sensitive and previously manual end-to-end process, reducing handling time and operational risk. ● Request Management System: Built a structured request tracking and fulfilment system, improving SLA visibility and reducing manual coordination overhead.
Wealth Platform Integration Layer Myprosperity Pty. Ltd., Melbourne Oct 2017–Oct 2019	Owned the complete end-to-end XPlan (Iress) platform integration as sole owner, leading every stage from initial requirements analysis, API discovery, and technical design through to build, testing, and production delivery, enabling real-time synchronisation of portfolio holdings, valuations, and transaction data across managed accounts and SMSF structures into a unified client dashboard. Also led the integration of a broader suite of SMSF, asset, and wealth management platforms, including Netwealth, BGL, Class, and HUB24, building and maintaining two-way REST and SOAP API connections that consolidated multi-platform portfolio data into a single client view. Key project delivery: ● Custodian Integration Programme: Designed data normalisation pipelines handling schema differences across custodian APIs, implemented OAuth-based authentication flows, and managed API versioning and deprecation across HUB24, Netwealth, XPlan (Iress), Class, and BGL. ● Data Synchronisation Resolution: Diagnosed and resolved a complex race condition between portfolio valuation refresh cycles and transaction history APIs, implementing a deterministic reconciliation approach that eliminated client-facing data inconsistencies. ● Internationalisation: Adapted data models and UI components for multi-currency and multi-region use to support platform expansion into new markets. ● Client Support & Delivery Visibility: Resolved bugs and

issues raised by support, working directly with clients on calls to reproduce and fix reported problems, while keeping delivery progress visible to project management.

Enterprise Platforms and Tooling

Category	Technologies
Product & Analytics Tools	ProductBoard, ClickUp, Linear, Amplitude, Mixpanel, Figma, Jira, Confluence, Typeform, A/B Testing Frameworks
GenAI & LLM Tools	OpenAI (ChatGPT), Claude (Anthropic), Google Gemini, Azure OpenAI, GitLab Duo, RAG Architecture, AI Agents, LLM Chatbots, Prompt Engineering, GenAI Analytics Dashboards
Azure Integration Services	Logic Apps, Service Bus, API Management (APIM), Azure Functions, Event Grid, Power Automate
Cloud & Infrastructure	Azure (App Service, Key Vault, Azure SQL, OpenAI, Cognitive Search), AWS, Docker, CI/CD Pipelines
Languages & Frameworks	.NET Core (C#), Node.js, TypeScript, JavaScript (ES6+), React, PHP, SQL
API & Messaging	REST APIs, SOAP/XML, OpenAPI/Swagger, Webhook Orchestration, OAuth 2.0, OpenID Connect
Data & Databases	PostgreSQL, MySQL, Azure SQL, Stored Procedures, Query Optimisation
Payments & Compliance	Stripe, Visa Gateway, SumSub (KYC/KYB), PSP Integration, Crypto Liquidity Providers, AML Platforms
Development & Delivery	Git, Azure DevOps, Agile/Scrum, SourceTree, SVN