

# Bidya Bhushan Bibhu

Senior Product Manager – Data & AI Products |  
Fintech • SaaS • Analytics • Data • SaaS & Enterprise  
Platforms

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Category D VISA "Chancenkarte"  
Valid from 2025

## SUMMARY

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Senior Product Manager with 10+ years of experience building enterprise SaaS, data-driven platforms, workflow automation products, and technical integrations across fintech, payments, and B2B software. Proven ability to own product strategy, run discovery, define high-clarity PRDs, and ship complex features with engineering, data, UX, and platform/security teams.

Strong track record designing search, analytics, risk, and workflow products, driving measurable improvements in adoption, task success, performance, and operational efficiency. Adept at collaborating with customers, conducting user research, translating needs into prioritized roadmaps, and delivering enterprise-ready products with security, scalability, and auditability in mind.

## CORE PRODUCT SKILLS

Product Strategy & Roadmap | PRDs & Acceptance Criteria | User Research & Interviews  
Analytical Workflows | Data Products & Insights | Platform & Integration PM  
Experimentation / MVPs | KPI Definition & Product Analytics | Backlog Ownership  
Cross-functional Leadership | SaaS & Cloud Environments | Security, Roles & Permissions  
SQL | Jira/Confluence | Agile (Scrum/Kanban) | Stakeholder Communication

## EXPERIENCE

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### Global Lead (Product) – Payments Platform (Risk & Data Products)

2024 - Present

Chargebee ↗

Chargebee is a subscription billing platform

- Own strategy and roadmap for the payment orchestration and risk intelligence products serving enterprise subscription customers.
- Conduct deep workflow discovery and user interviews to redesign onboarding experience, resulting in 5x funnel throughput and 70% reduction in manual steps.
- Defined PRDs for scalable data pipelines, fraud signals, and automation logic, improving insight accuracy and speed of decision-making by 30%.
- Partner with engineering, data, design, and security to ship 15+ enterprise features with 100% successful release quality.
- Introduced risk analytics dashboards and performance KPIs, reducing investigation time by 40% and improving visibility across teams.
- Lead prioritization of new capabilities, tech debt, and security initiatives (PCI DSS, access controls, auditability).
- Led development of ML-based fraud detection models (Regression, Decision Trees) to identify high-risk transactions, reducing chargebacks by 20%.
- Designed end-to-end analytics dashboards (Tableau, Redshift) to visualise global risk exposure, cutting onboarding SLA from 2.4 days to 3 minutes.
- Partnered with engineering and data teams to deploy scalable payment risk frameworks, enhancing compliance visibility and decision speed.
- Mentored analysts and data scientists through agile sprint cycles, embedding a data-driven culture across risk operations.

### Product Manager – Fraud, Identity & Data Platform

2021 - 2024

BureauId ↗

Bureau.id is a fintech company providing financial solutions

- Owned product roadmap for identity verification, fraud detection, and analytics tools used by banks and fintechs.
- Conducted 100+ stakeholder interviews and requirements workshops across enterprise customers, resulting in a unified

- workflow architecture that reduced onboarding time from 6 weeks to 2.
- Shipped advanced decisioning features and fraud signals that improved detection accuracy by 30%.
- Designed data models and self-serve dashboards enabling customers to analyze fraud patterns; improved time-to-insight by 45%.
- Introduced structured PRDs and KPI frameworks, enabling engineering to deliver features 25% faster.
- Supported go-to-market by defining value propositions, use cases, and customer rollout plans.
- Owned roadmap for Encryption-as-a-Service and billing products, accelerating client decision-making by 20% YoY.
- Developed fraud scoring models using Python and ML algorithms, reducing fraudulent activity by 15%.
- Built centralised data infrastructure using DBT, Airflow, and Redshift, saving \$40K annually in data operation costs.
- Automated client onboarding workflows, improving reliability and product adoption.

### Payment Solutions Product Specialist (SaaS & Data Products)

2021 - 2022

Foodpanda ↗

Food Panda is a food delivery service

- Owned payment performance tooling across 15 markets, improving authorization rates by 8% through workflow and data improvements.
- Worked with data teams to enhance insight dashboards, reducing time-to-diagnose issues by 35%.
- Built dashboards for end-to-end payment lifecycle, reducing refund resolution time from 4 days to 1 day.
- Partnered with Central Europe Data Science teams, saving €200K weekly through financial loss prevention.
- Automated financial reporting, enhancing transparency and decision-making efficiency.

### Product Owner – Payments & Fraud (B2C & Lending Products)

2021 -

CRED ↗

CRED is a fintech company that rewards card payments

- Owned roadmap for payments, risk, and dispute-resolution features.
- Delivered automated fraud workflows preventing \$250K+ in losses within 4 months.
- Improved dispute handling efficiency by 50% via redesigned operational tooling.
- Integrated SQL-based data validation tools, reducing manual review time by 35%.

### Manager – Data Platform (Analytics & Insights)

2020 - 2021

Alamy ↗

Alamy Images is a stock photography agency

- Built forecasting and reporting frameworks, improving demand prediction accuracy by 18%.
- Led a global 7-member analytics team, reducing ad-hoc manual reporting by 40% through automation.
- Standardised KPI and dashboard design for leadership, speeding up business decisions.
- Owned roadmap for internal analytics platform used by business and operational teams.
- Improved data refresh frequency from daily to hourly, increasing insight quality and decision velocity by 40%.

### Program Manager / Business Data Lead

2015 - 2020

Amazon ↗

Amazon is an e-commerce company

- Owned global payment features and multi-region integrations for cross-border checkout.
- Improved authorization rates by 12% through workflow redesign and provider routing strategies.
- Defined product metrics and dashboards to measure performance and detect anomalies.
- Led strategy and roadmap for fraud detection product serving millions of monthly transactions.
- Reduced bad debt from \$1.3M to \$270K (80% improvement) by designing new detection paths and analytical tooling.
- Delivered 30+ features improving detection speed, accuracy, and operational efficiency.
- Led Business and Marketing teams using QuickSight and SQL, resulting in a 23% YoY increase in new sellers' acquisition.
- Implemented scalable solutions using Python and R scripts, leading to a weekly headcount save of 34 hours.
- Transformed the chargeback and fraud mitigation process, reducing manual hours by 1658 while saving a \$1 Million Annually from Bad Debt
- Automated daily reporting, eliminating manual work and gaining 3 permanent headcounts for the team.
- Implemented automated chargeback and fraud mitigation systems using Python & R, saving \$1M annually.

## EDUCATION

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### Quality Management

Birla Institute of Technology And Science, India - MBA

### Electronics And Communication Engineering

New Horizon College of Engineering, India - Bachelor of Engineering

## CERTIFICATES

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### AWS Essentials

### Introduction to Database and SQL Query

### Advance Database and SQL Querying

### SQL Data Reporting and Analytics

### Product Management: Building Product Roadmap

### Critical thinking

### GDPR for Management

## SKILLS

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Product Management		Product Discovery	Advanced
Experimentation	Expert	AWS	Advanced
Roadmap Ownership	Expert	Tableau	Advanced
Data Products	Expert	Power BI	Intermediate
Fraud/Risk	Expert	Apache Superset	Expert
KPI Definition	Expert	QuickSight	Expert
Process Optimization	Expert	Regression	Intermediate
Project Management	Expert	Classification	Expert
SQL	Expert	Clustering	Advanced
Python	Advanced	Generative AI	Advanced
DBT	Expert	Agile	Expert
Airflow	Expert	Data Storytelling	Expert
Redshift	Expert	Stakeholder Management	Expert

## LANGUAGES

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English	Native	Hindi	Fluent
German (Deutsch)	Intermediate		