MICHELLE BRAHMBHATT

San Antonio, TX | 916-595-2902 | Michelle.s.kuar@gmail.com
linkedin.com/in/michellebrahmbhatt

PRODUCT MANAGEMENT LEADER | PAYMENTS, FINTECH & DIGITAL PLATFORMS

PROFESSIONAL SUMMARY

Strategic product management leader with 14+ years of experience building and scaling payment products, embedded payments, and digital platforms across fintech, financial services, healthcare technology, and SaaS. Extensive experience in Payment Facilitator (PayFac) environments, merchant onboarding and management, end-to-end payment processing, and payment platform modernization. Led product strategy and execution for platforms supporting billions in annual payment volume and more than 800 financial institutions. Combines customer-centric product discovery, technical expertise, payment economics, and cross-functional leadership to deliver scalable products, improve customer experiences, and drive measurable business outcomes.

CORE COMPETENCIES

Product Strategy & Leadership: Product Strategy & Roadmaps | Customer Discovery | Product Analytics & KPIs | Competitive Intelligence | Strategic Prioritization | Cross-Functional Leadership

Payments: Payment Facilitator (PayFac) | ISO & ISV | Card Present & Card Not Present Payments | Merchant Onboarding & Management | Payment Devices | Embedded Payments | End-to-End Payment Processing | ACH & Card Processing | Settlement & Funding | Payment Optimization | Payment Economics | Chargeback & Disputes

Customer Experience & Innovation: Customer Journey Optimization | UX Strategy & Prototyping | Conversion Optimization | Voice of the Customer | Experimentation & Product Validation

Platform & Technical Strategy: Payment APIs & SDKs | Shared Services Architecture | Payment Orchestration | Risk & Compliance | Processor Integrations | Platform Modernization

PROFESSIONAL EXPERIENCE

KUAR CONSULTANCY

Founder & Principal Consultant | Payments Product & Strategy | 2026 – Present

Established an independent consultancy helping payment companies, ISVs, PayFacs, and merchants address complex payment challenges, develop product strategies, and improve payment economics and operational performance.

- Develop payment product strategies, capability roadmaps, and execution approaches across embedded payments, ACH, card processing, payment APIs, and merchant ecosystems.
- Provide fractional product leadership and advisory services spanning product discovery, requirements definition, platform modernization, processor integrations, and go-to-market strategy.
- Advise on payment processing economics, interchange optimization, payment workflow efficiency, provider evaluation, and commercial payment strategies.
- Explore opportunities to apply AI and payment intelligence to operational automation, payment risk, and product innovation.

WELLFIT TECHNOLOGIES

Senior Payments Product Manager, PayFac | 2024–2026

Owned product strategy, roadmap prioritization, and execution for a SaaS healthcare payments provider and PayFac platform supporting approximately $1.4B in annual payment volume. Led initiatives across merchant onboarding and management, payment acceptance, ACH and card processing, payment infrastructure, APIs, settlement and funding, and payment optimization. Partnered with Engineering, Finance, Operations, Compliance, and external payment providers to deliver scalable payment capabilities and improve merchant and patient experiences.

PAYMENTS PRODUCT INNOVATION & BUSINESS IMPACT

- **Merchant Onboarding & PayFac Management:** Managed the merchant onboarding product experience within the PayFac platform, partnering with cross-functional teams to improve onboarding workflows, merchant activation, and operational processes supporting merchant onboarding.
- **Payment Optimization & Card Conversion:** Led initiatives across network tokenization, account updater services, and stored credential optimization to improve authorization rates, reduce avoidable interchange downgrades, and increase recurring payment reliability, contributing to a 30% improvement in card payment conversion.
- **Interchange Optimization & Debit Routing:** Directed initiatives to improve transaction qualification, minimize interchange downgrades, and optimize processing costs through least-cost debit routing across card-present and card-not-present channels, achieving approximately 20% interchange savings through eligible lower-cost debit network routing.
- **Card-Present Payments & Device Management:** Led card-present payment capabilities and POS device integrations across the PayFac platform, managing wired and wireless payment terminals, including Ingenico, PAX and Verifone devices. Partnered with payment gateways, acquiring processors and engineering teams on terminal certification, device configuration, deployment, and transaction processing to support secure, reliable in-person payments.
- **Embedded Payment SDKs & APIs:** Led development of reusable payment widgets combining front-end payment experiences with backend APIs and SDK capabilities, simplifying payment integrations and contributing to an increase in client acquisition.
- **Shared Payment Services & Platform Modernization:** Championed reusable payment services for recurring payments, wallets, and front-end UI components to standardize payment experiences across product lines. Reduced duplicative development, improved customer experience consistency and NPS, and generated an estimated $250K+ in annual engineering cost avoidance, enabling reinvestment in strategic product initiatives.
- **Omnichannel Payments & Compliance:** Directed capabilities spanning card-present and card-not-present payments, surcharging, convenience fees, payment device integrations, merchant onboarding, and PayFac operations, aligning customer experience with payment network and regulatory requirements.
- **Enterprise ACH Platform:** Led the end-to-end implementation of ACH payment capabilities, delivering the core platform in 12 months versus an original 18-month estimate. Directed development across staff-assisted and self-service experiences, NACHA-compliant authorization, account validation, tokenization, processing, settlement, FBO merchant funding, returns, refunds, Notifications of Change, reconciliation, and reporting. Expanded lower-cost payment options, with approximately 50% merchant adoption, 70% growth in recurring ACH usage, and 55% improvement in payment conversion.
- **Payment Operations & Process Optimization:** Partnered with Payment Operations team to define and implement operational processes supporting merchant servicing and new payment capabilities, including developing knowledge base documentation, establishing procedures and workflows, and identifying opportunities for process automation to improve operational efficiency and scalability.

PRODUCT STRATEGY & LEADERSHIP

- **Competitive Intelligence & Strategic Prioritization:** Established quarterly competitive analysis and executive reviews to evaluate market opportunities, customer needs, and product capability gaps. Translated findings into strategic roadmap recommendations, influencing approximately 25% of roadmap initiatives and establishing a repeatable product planning practice adopted across product teams.
- **Product Discovery & Delivery Excellence:** Introduced structured business use cases, user-centered requirements, improved backlog management, and more effective refinement practices in partnership with Product Owners and Business Analysts. Reduced backlog refinement meetings by approximately 30 minutes per session, improving sprint readiness and delivery efficiency.
- **UX Innovation & AI-Enabled Prototyping:** Championed the use of Figma Make, Balsamiq, and Lovable to rapidly develop interactive prototypes for ACH payment journeys, reporting, surcharge experiences, and reusable front-end payment components supporting the shared-services initiative. Used AI generated prototypes to validate business and compliance requirements, align stakeholders, communicate product experiences to developers and architects which accelerated product discovery and requirements definition by 20%.

- **Product Team Leadership:** Coached Product Managers, Product Owners, and Business Analysts in problem definition, user-centered story development, acceptance criteria, prioritization, and business value articulation. Strengthened collaboration across engineering, architecture, finance, operations, compliance, and external payment partners.

SWIVEL TRANSACTIONS

Senior Payments Platform Product Manager | 2023–2024

Led enterprise payment platform strategy and modernization within a PayFac ecosystem serving 800+ financial institutions and processing approximately $3.5B in annual card payment volume, in addition to ACH transactions. Focused on improving card payment conversion, optimizing processing costs, and scaling reusable payment capabilities through shared services, payment orchestration, and core banking integrations.

PAYMENTS PLATFORM INNOVATION & BUSINESS IMPACT

- **Card Payment Conversion & Optimization:** Led platform-level initiatives to improve card authorization performance, payment conversion, and transaction processing efficiency across payment channels, supporting improved payment reliability and customer experiences.
- **Payment Processing Cost Optimization**: Directed payment optimization strategies focused on interchange qualification, transaction routing, and processing costs to improve payment economics and protect merchant margins.
- **Shared Payment Services & Platform Modernization:** Led development of reusable payment services and backend orchestration capabilities supporting multiple payment channels and products. Standardized common payment functions, reduced duplicative development, and improved platform scalability, integration efficiency, and operational consistency.
- **Core Banking Integration - Connect2Core:** Directed integrations with Symitar, Corelation, and DNA to enable real-time retrieval of loan account information across web and staff-assisted payment channels. Reduced payment posting exceptions by approximately 70%, significantly decreasing manual transaction posting and reconciliation effort for financial institution staff.
- **Real-Time Payments & Collections:** Spearheaded FedNow and instant payment initiatives to enable immediate loan payments and collections, providing borrowers with faster payment options to address overdue obligations and reduce delinquency risk.
- **Convenience Fee Product Launch:** Launched configurable convenience fee capabilities for eligible loan payment channels, enabling merchants to offset up to 100% of payment processing costs through qualifying secondary payment channels. Protected merchant margins and supported digital payment adoption, merchant retention, acquisition, and competitive differentiation.

PRODUCT STRATEGY & LEADERSHIP

- **Capability-Based Product Planning:** Introduced capability-based planning to assess gaps across people, processes, technology, and data, translating findings into prioritized product roadmaps and launch-readiness plans. Applied the framework to initiatives including Connect2Core, strengthening product readiness, prospective customer engagement, conversion opportunities, adoption, and usage.
- **Product Analytics & Success Measurement:** Established an expectation that new product capabilities include requirements for capturing the data needed to measure adoption, usage, performance, and business value. Coached Product Managers to define success measures during discovery and incorporate supporting analytics requirements into delivery backlogs.
- **Voice of the Customer & Product Discovery:** Championed the Voice of the Customer initiative and established a customer advisory board to gather financial institution feedback, identify customer problems, validate product opportunities, and prioritize roadmap investments based on customer and business value.
- **Rapid Experimentation & Product Validation:** Encouraged early prototyping and iterative customer feedback to test product concepts, validate assumptions, and adjust product direction before committing significant engineering investment.
- **Product Leadership & Recognition:** Managed and mentored Product Managers, strengthened strategic planning and cross-functional delivery practices, and received the CEO Marathon Award for leadership of complex enterprise-wide transformation initiatives.

SWIVEL TRANSACTIONS

Senior Payments Product Manager | 2021–2023

Led omnichannel payment product strategy and customer experience optimization within a PayFac platform serving 800+ financial institutions. Owned end-to-end payment experiences across self-service and staff-assisted channels for ACH and card payments, focusing on payment conversion, customer experience, recurring payments, payment optimization, and operational efficiency.

PAYMENTS PRODUCT INNOVATION & BUSINESS IMPACT

- **Omnichannel Payment Modernization:** Led payment experience improvements across self-service and staff-assisted channels, optimizing ACH and card payment journeys, streamlining checkout, and expanding payment capabilities. Delivered a 37% increase in digital payment conversion through customer-centric product enhancements.
- **Digital Wallets & Checkout Optimization:** Introduced Apple Pay and Google Pay to simplify debit card loan repayment experiences, expand payment choice, and reduce checkout friction.
- **Pay by Bank & ACH Optimization:** Launched Pay by Bank capabilities integrating GIACT and Finicity, improving bank account verification and payment reliability while reducing exposure to NSF and administrative ACH returns.
- **Recurring Payments & Tokenization:** Modernized stored credentials, recurring billing, and card tokenization capabilities to improve payment continuity, reduce payment friction, and support card network requirements.
- **Payment Engagement & Collections:** Introduced Pay by Text and automated payment reminders to encourage timely loan repayments, improve borrower engagement, and reduce servicing friction.
- **Payment Economics:** Supported debt repayment indicators and card transaction qualification strategies to improve interchange economics for eligible loan payment transactions.

PRODUCT STRATEGY & LEADERSHIP

- **Pragmatic Product Management Transformation:** Established lightweight product management practices during organizational transition, improving initiative planning and execution without introducing unnecessary bureaucracy. Applied Pragmatic Marketing principles to shift product planning from solution-driven delivery toward customer problems, measurable business outcomes, and alignment with the organization's North Star objectives.
- **Product Prioritization & Cross-Functional Planning:** Introduced business objectives documentation to define customer problems, scope, expected business value, and cross-functional dependencies, enabling more effective initiative prioritization and execution alignment across product teams.
- **Product Talent Development:** Recruited two internal Business Analysts into Associate Product Manager positions and provided hands-on coaching in product discovery, problem definition, business value articulation, requirements development, stakeholder communication, and product delivery.
- **Requirements & Delivery Effectiveness:** Improved product discovery, refinement, and sprint readiness through clearer business objectives, cross-functional dependency management, and user-centered requirements. Reduced ambiguity for engineering teams and accelerated progression from discovery to sprint-ready execution.

ADDITIONAL PROFESSIONAL EXPERIENCE

Business Architect – USAA | Product Manager - WellMed Medical Management | Senior Business Analyst - WellMed Medical Management | Business Systems Consultant, Mortgage Payments - Wells Fargo
Lead Business Analyst, Payments - SWBC | CEO - Jalsa Jewels
Technical Team Lead - Kohl's Corporation | Business Systems Analyst (Contract) - Morgan Stanley
IT Business Analyst - Access Business Technologies | Helpdesk Analyst - LifeMasters Supported Selfcare

EDUCATION & CERTIFICATIONS

Bachelor's Degree in Computer Science - University of the South Pacific
PMP | CBAP | TOGAF 9 | ACPMPO
AAP - In Progress | AI Agents for Business Applications, University of Texas at Austin - In Progress