

Kamran Saeed

18+ years Digital, Payments & Fintech experience
Previously Lloyds Banking Group, PayPal and Square

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STRENGTHS

🚀 Emergent Design

Integrating design and discovery into the product development process

💎 Roadmap Management

Owning and developing short horizon roadmaps

❤️ Go-To-Market

A strong focus on defining MVP and driving cross collaboration with sales and marketing business units

🧠 Leadership

Mentorship and building product, design and delivery teams

⚡ Creative Problem Solving

Problem solving through product innovation and reverse engineering

💎 Working with Complexity

Creating clarity and focus in highly complex product and organisational environments

💡 Crossover

Project and programme management and cross-functional coordination, and agile methodology

PASSIONS

☆ Astrophotography

In my spare time I take images of deep space objects, nebula and galaxies

💎 Sports

I am an ex-county Squash player and also play regular local league and village Cricket

CERTIFICATION

GenAI Essentials

ExamPro - GenAI Training

SUMMARY

I am a product and growth leader with over 18 years of experience in global, startup, and scale-up businesses. I operate as both an individual contributor and as a team leader, with expertise in simplifying complex concepts across the product development lifecycle (discovery, delivery) and creating go-to-market growth strategies (distribution). In previous roles I have built, managed and rolled out various products in both B2C and B2B segments and can demonstrate experience leading cross-functional teams and managing multi-phase projects.

EXPERIENCE

Group Product Director

10/2023 - 07/2024

Papel Holding - Stored Digital Wallet / Merchant Payment Services / Crypto-to-Fiat Payments

UAE & Turkey

I joined the senior leadership team tasked with building a product organisation and developing the PD lifecycle to serve all three verticals in the Group.

- Transformed the product organisation by restructuring it into 3 distinct verticals to drive focus and efficiency: Consumer Wallet (Card Issuing) - papel.com.tr, Merchant Payments (POS), and Crypto Payments - senturopay.com
- Grew the beta user base by 21x in under 3-4 months by orchestrating the launch of the wallet app and defining a roadmap for future feature monetisation
- Facilitated leadership discussions on OKRs, achieving clarity on MMP GTM priorities and increasing project delivery efficiency across the organisation
- Increased product release frequency by 25% within 6 months by guiding the organisation to adopt emergent design principles in the agile delivery environment
- Supported Group ambitions to secure EMI licenses in 2 new regions, with Europe, Middle East and Asia on the roadmap
- Grew the Product, Delivery and Design organisation from 1 to 14 people

Chief Product Officer

08/2021 - 09/2023

Rvvup - Payments 3.0 Open Banking and Crypto at Checkout

UK & UAE

Initially an advisory role, I joined Rvvup full time in April 2022 on the Leadership team to support product strategy and growth.

- Defined the development roadmap to scale merchant payment methods to include cards, account to account, wallets, BNPL and crypto, helping to unlock 35% increase in TPV
- Utilised GenAI and Machine Learning models to build data-driven value added solutions including customer insights, helping drive merchant conversion
- Supported the GTM and Commercial team in securing 170 business customers during a 9 month GTM campaign
- Identified & built partnerships with 3rd party vendors to bring new capabilities such as Banking as a Service and Automated Onboarding to the Rvvup platform. This enabled Rvvup to take control of the flow of funds and speed up time to onboard new merchants from 5 days to a few hours
- Grew the Product, Delivery and Design function from 2 to 9 team members

EXPERIENCE

Chief Product Officer 04/2021 - 04/2022

MeaPay - SoftPOS Payment App UK & Norway

As the Product Lead at MeaPay, I owned the product roadmap and established the product function with the business.

- Oversaw product discovery and market research to design/define a new SoftPOS payment app
- Hired and coordinated external design agencies on the product design and GTM side
- Coordinated MPoC (Mobile Point on Commercial Off-the-Shelf) certification activities with Mastercard and Visa (securing testing and certification within 7 months)
- The SoftPOS app was acquired by Teya (formerly SaltPay) within 1 month of launch. Teya have subsequently absorbed the SoftPOS app into their portfolio of in-store POS (point of sale) solutions

Product Lead 01/2020 - 03/2021

Square, Block Inc. - Global Payment Products UK

As the Platform Product Lead in Europe, I was responsible for the GTM growth plan for Square online solutions (including Terminal API, Online Payments and Online store).

- Aligned Square's 6 non-US international markets to a unified and prioritised roadmap plan
- Led the European fee re-pricing initiative across 13,000 sellers (business customers)
- Oversaw the PSD2 compliance initiative to ensure all European sellers were adopting a compliant integration to Square payment solutions
- Supported the GTM activities to launch the Terminal (Square's flagship POS) API for European sellers
- Launched a European-wide accelerator initiative to ensure Square solutions were available to the start up and new business community
- Supported the European geo-expansion to new markets including Ireland and Spain

Market Expansion Director 05/2016 - 07/2019

PayPal - Stored Digital Wallet / Merchant Services UK

As Director of Market Expansion, I was responsible for PayPal's regional product roadmap across 120 CEMEA markets (both core and emerging).

- Enhanced the PayPal checkout mark relevance through product improvements and partnerships for solutions on both sides of the network (merchant and consumer)
- Led cross-functional teams on multiple product projects and was accountable to the European Executive Leadership team to drive initiatives that directly supported the regional revenue target of \$1bn payment volume
- Owned the product consolidation project for Braintree payments to ensure its solution was well represented in the PayPal product merchant portfolio across Europe's top 5 performing markets. Braintree is a payment gateway company acquired by PayPal for \$800m in 2013

Senior Solutions Manager 09/2014 - 05/2016

PayPal - Stored Digital Wallet / Merchant Services UK

I was tasked with the rollout of PayPal's new European products, features and enhancements for the merchant side of the network.

- Led the European GTM roll out of PayPal OneTouch, a mobile first frictionless one-click checkout experience targeted at existing PayPal consumer users. This involved close collaboration with product development teams in the San Jose (US) to further localise the product for European consumption (involving user testing, adapting product to local regulations etc.). This product was successfully rolled out across 30 markets in EMEA within a 6 month timeframe
- Worked closely with European regulators to ensure the products such as OneTouch were SCA compliant in line with PSD2 requirements
- Collaborated with GTM teams to articulate and produce the value proposition material to support the sales organisation, and above the line / below the line advertising

Mentor 02/2016 - 01/2020

Virgin Startups - Accelerator UK

Startup business accelerator mentorship

- Voluntary role supporting new business startups with Product R&D and launch

EXPERIENCE

Director of Strategy & Innovation 02/2012 - 09/2014

[EngageHub - Martech and CRM Platform](#) UK

As Innovations manager at EngageHub, I was responsible for setting up an Innovation sandbox for clients to experiment with EngageHub's technology.

- Prototyped a groundbreaking bluetooth beacon, GPS and GSM cell location based customer engagement application with a tier 1 telecoms operator in Germany

Mobile and Payments Manager 07/2011 - 02/2012

[Lloyds Banking Group plc - Retail Bank](#) UK

I joined LBG in the Digital Business Unit responsible for the design and launch of the UK smartphone banking app.

- Achieved 1m downloads within 2 months of the app on App Stores

Head of Product 10/2009 - 07/2011

[IMI Mobile - CRM and Martech Platform](#) UK

As the head of platform products, I led a series of new feature enhancements working in close collaboration with customers including O2, the AA and others.

- Built the UK's first SaaS based location CRM application used by companies with remote workforce business models

Founder 2003 - 2009

[Text-SMS.com - SMS Marketing](#) UK

I founded one of the UK's first SMS bulk marketing companies providing cost effective routing of SMS to mass audiences.

- Designed a web based application to create SMS based marketing campaigns
- Secured cost effective routing via international SMSC gateways in regions like India and South Africa

EDUCATION

Bachelor's Degree in Business Information Systems [2:1] 1998 - 2002

[University of Salford](#) UK

4 A-Levels, 9 GCSE's 1991 - 1998

[Hulme Grammar School for Boys](#) UK

LANGUAGES

English Native ●●●●●