

Kamran Saeed

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

@ www.kamsaeed.com / kamran_adi@hotmail.com / 07584 889 007

www.linkedin.com/in/ksaeedtech 📍 UK

STRENGTHS

📈 Deep Payments

Extensive payments knowledge in issuing and acquiring business models

💎 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

SUMMARY

I am a product and growth leader with over 17+ years experience working in global, start up and scale up businesses in the fintech and digital space. I have built products & teams across Europe and the Middle East and worked through 3 successful acquisitions. As an advocate and practitioner of emergent design, I integrate this approach into the product innovation process, helping businesses rapidly prototype and bring new products to market.

EXPERIENCE

Group Product Director, CPO

10/2023 - 07/2024

[Papal Holding \[Stored Digital Wallet / Merchant Payment Services / Crypto-to-Fiat Payments\]](#)

UAE & Turkey

As part of the Executive team, I was asked to build a product organisation and develop the roadmap to serve all three product verticals within the Group.

- Owned the wallet app launch, acquiring 78,000 beta users within 3 months and setting the strategy for future revenue generating features e.g. remittance, in-app precious metal trading, loyalty based cash back and point schemes, card issuance etc.
- Facilitated OKR workshops and discussions at the leadership level to provide clarity on organisational alignment for MMP (minimum marketable product) GTM
- Guided the organisation to switch to emergent design within an agile context, resulting in a weekly product release rhythm
- Supported Group ambitions to secure EMI licenses in 2 regions (Canada and South America), with Europe, Middle East and Asia on the roadmap
- Grew the Product, Delivery and Design organisation from 1 to 14 people
- Regularly reporting progress to the controlling board

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.

- Setting the roadmap for innovation in payment acceptance using crypto and open banking (A2A) at the checkout
- Expanded the business product verticals from Online to Offline by leveraging existing payment capabilities to build a standalone in-store open banking checkout
- Supported the GTM and Commercial team in securing 170 business customers during a 9 month campaign
- Identified and built partnerships with platform vendors to bring new capabilities such as Banking as a Service and automated onboarding to the Rvvup stack
- Regularly reported progress to the investment board

Chief Product Officer

04/2021 - 04/2022

[MeaPay \[SoftPOS Payment App\]](#)

UK & Norway

As the CPO at MeaPay, I owned the product roadmap and formed a new product organisation.

- Collaborated with external design agencies to build a high fidelity payment app
- Carried out user research activities across 3 territories (UK, Spain and Norway) as part of product refinement
- Coordinated initial MPOC (Mobile Point on Commercial Off-the-Shelf) certification activities with Mastercard and Visa (securing testing and certification within 7 months)
- This product 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
- Regularly reported progress to the investment board

EXPERIENCE

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 000's of 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

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

EXPERIENCE

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 ●●●●●