

Shubhanshu Gupta

Email : shubhanshu.gupta93@gmail.com | Contact : +65-82923526
shubhanshugupta.com | [LinkedIn](#) | [Medium](#) | [Github](#) | [Google Scholar](#) | [Stack Overflow](#)
Address: 22 Bayshore Road, #17-03, The Bayshore, Singapore 469970

Brief Summary: A data-driven payments product manager with 8+ years of experience building consumer products. I have experience founding a B2C/C2C start-up and working as a software engineer in early-stage startups, where I built products from scratch & honed a customer centric entrepreneurial mindset. With a background in data science, including a [patent](#) for a machine learning tool, I have accrued the skills of prioritising customer needs and the ability to communicate complex technical concepts to stakeholders. Currently, as a Product Manager, Domestic & Cross-Border Payments, I orchestrate end-to-end payment innovation, including conceptualization, ensuring intuitive & frictionless customer experience, securing governance approvals, and final product delivery.

Skills: Product roadmapping & strategy, Product prioritising, Requirement gathering, Cross-functional team collaboration, Stakeholder management, Go-to-market strategy, Agile project management, AdTech/MarTech for AB testing, Python, SQL, Machine learning (Natural Language Processing, Recommendation models, Marketing analytics), Technical communication & presentation skills

EXPERIENCE

Product Manager, Domestic & Cross-Border Payments - Vice President (VP)
Citibank, Asia Wealth & Private Bank

Apr'23 - Present
Singapore

Responsible for overseeing retail payments strategy execution and new product development. Collaborate with Engineering, Operations, Treasury, and Sales teams to craft technically sound payment products aligned with risk frameworks and business objectives. Additionally, devise commercialization strategies with Sales to enhance adoption of these payment solutions.

Cross-Border Payments

- Launched 5 currency corridors for instant cross-border transfers leveraging Faster Payment rails like FPS in UK, PromptPay in Thailand, FAST in Singapore, IMPS in India, RTR in Canada.
- Led negotiations with the FX treasury team, leveraging competitor FX spread analysis to optimise our charges and **reduce** overseas money transfer **costs by up to 30%**, benefiting customers. Coupled with instant transfer capabilities and a focused commercialization strategy, **achieved a 30% increase** in cross-border **volume** via instant payment rails, resulting in **\$1.2MM in incremental revenue**.
- Driving the integration of **ISO 20022** standards in all outgoing & incoming SWIFT/RTGS payments in Citi's Consumer & Private Bank in Asia. The new standard streamlines data capture, enhances straight-through processing, reduces errors and manual intervention, leading to faster transactions and lower operational costs.

Domestic Payments

- Liaise with wallet service providers (Apple, Samsung, Google Pay), and network associations (Visa, MasterCard) for building and exploring digital payment capabilities.
- Drive Operational resiliency framework and work with engineering, and digital partners to handle any severe outage scenarios impacting payments.
- Lead the quarterly review with OCC and prepare payment MIS for regulatory reporting to OCC on Faster Payments & Digital Wallets.
- Lead and own end to end governance processes and approvals for new product features, changes, and new launches.

Digital Product Manager - Vice President (VP)
Citibank, Global Consumer Banking

Jan'22 - Apr'23
Singapore

Using data and insights to proactively scout problems related to digital customer experience, marketing Citi products, acquiring HNIs on digital channels, and solving them at scale in Citi's APAC & EMEA markets.

- Experienced in delivering **customer-centric digital product strategy** by prioritising relevant offers based on customer data, product holding, and transactional features.
- Implemented an Offer Orchestration framework impacting **500K Citi mobile app customers**, resulting in a **10% increase in product uptake** and over **\$2M in incremental sales**. Successfully launched the framework across Singapore, Hong Kong, and the UAE. Demonstrated expertise in **data-driven product development** and delivering measurable business impact.
- Enabling the Citi markets to adopt the test and learn culture. Led **over 20 A/B tests** to **optimise** the cards and loans **acquisition journey**, resulting in **~\$1.1M incremental sales between Q2 and Q4 of 2022**.

Data Scientist - Assistant Vice President (AVP) Citibank, Global Consumer Banking Technology	Jul'20 - Jan'22 Singapore
--	------------------------------

Drove the initiatives under **AI/ML Centre of Excellence (CoE) as the Technical Lead**, by collaborating with **cross-functional teams & stakeholders**. This involved gathering requirements for crafting use cases, building POCs through **rapid prototyping** in areas like Data Governance, Wealth Management, & Infrastructure Monitoring.

PII Detection Framework ([Patented in USA](#))

- Designed & implemented Machine Learning (ML) based PII Detection Framework. It assigns PII sensitivity to the columns, using an amalgam of **probabilistic classification ML models** and **Natural Language Processing (NLP)**.
- The project secured a **Patent** and is currently expanding across all Citi markets worldwide, integrating seamlessly into Citi's data pipelines to uphold data governance and integrity.

Established a **Machine Learning Kickstarter** program to **mentor** and guide Citi colleagues, learn Machine Learning.

Ad Tech Data Scientist (Digitas, Dentsu Aegis Network - Multinational Advertising Companies)	Dec'18 - Jul'20 Singapore
--	------------------------------

- Generated audience insights and optimised campaigns for FMCG and Hospitality clients. **Improved engagement by 30% and reduced media cost by 21%** using **Machine Learning, NLP, and A/B testing**. Demonstrated expertise in using **data science to drive customer engagement** and business impact.

Software Development Engineer Early & Mid Stage Growth Startups (Truebil.com, LaughGuru.com, MuSigma)	June'15 - May'18 India
---	---------------------------

- Handled various engineering roles and projects including product backend, devOps, and analytics. **Agile methodology**, clear communication with **stakeholders**, and **continuous development** in short sprints, are some of the values I accrued while working with small and dynamic teams in growth startups.

Founder TheCollegeStore - Bookly Web LLP	Oct'13 - May'15 India
--	--------------------------

- Built a hyperlocal B2C & C2C marketplace for used goods. **Received seed funding and incubation**.
- **Scaled up to 35 colleges with 1000 paid MAUs** in less than six months. Mentored and **led a 15 member team** for product and business development.

PATENT & PUBLICATIONS

Shubhanshu Gupta et al. " Machine Learning Modeling to Identify Sensitive Data ", U.S.A, Patent #11,977,660	May'24 USA
" Music Data Analysis: A State-of-the-art Survey " Academy of Science and Engineering (ASE), Fourth International Conference on BigData (Acceptance Rate ~8.5%)	Dec'14 Harvard University, USA
" Social Data Analysis: A Study on Friend Rating Influence " WWC Connect Conference at VmWare, Bangalore	Mar'17 Bangalore, India

CERTIFICATIONS

The Agile Bootcamp , Udemy	Jan'23
Agile Fundamentals: Scrum & Kanban , Udemy	Feb'23

EDUCATION

National University of Singapore (NUS) Master of Science in Business Analytics; GPA: 3.71/5.0	Jul'18 - Sep'19 Singapore
Dhirubhai Ambani Institute of Information and Communication Technology (DA-IICT) Bachelor of Technology in Information and Communication Technology; GPA: 7.58/10.0	Jul'11 - May'15 Gandhinagar, India