

Shubhanshu Gupta

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Brief Summary: A data-driven payments product manager with 9+ 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, 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
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Oversee retail payments strategy execution and new product development, collaborating with Engineering, Operations, Treasury, and Sales teams to craft technically sound payment products aligned with risk frameworks and business objectives. Devise commercialization strategies with Sales to enhance adoption of these payment solutions.

Instant Cross-Border Payments (Asia Lead)

- Spearheaded the end-to-end launch (conception to customer adoption via educational campaigns) of instant cross-border transfers across 5 currency corridors (UK, TH, SG, IN, CA). Led pricing negotiations with Treasury to secure highly competitive FX rates; this, combined with eliminating ~1% in intermediary bank fees via instant rails, **reduced** overall customer **transfer costs** by up to 30%. Drove a **30% volume increase**, generating **\$1.2MM incremental revenue**.

ISO 20022 Migration (Asia Lead)

- Leading the implementation of **ISO 20022** standards for SWIFT/RTGS payments across Asia, migrating all payment message types from MT to MX format. Driving enhancements to front-end channels (structured data) and back-end processors, ensuring seamless integration with critical downstream systems (e.g., AML, Sanctions) while maintaining operational stability. This initiative streamlines data capture, enhances STP, reduces errors, and lowers operational costs.

Global Fund Transfer Transparency (GFTT - Global Lead)

- Driving the complex, multi-region (Asia, EMEA, NAM) implementation of GFTT standards across Citi's consumer and private bank. Collaborating with diverse, cross-functional teams (Engineering, Ops, Onboarding, AML, Sanctions, Risk & Controls) across time zones to ensure critical payment data integrity throughout the transaction lifecycle.
- Identified potential data truncation points within payment processors, developed end-to-end strategies to prevent data loss, and translated intricate regulatory requirements (local/global) into compliant payment message enhancements, fulfilling responsibilities for ordering, intermediary, and beneficiary bank roles.

Product Governance & Regulatory Compliance:

- Lead end-to-end governance processes and secure approvals for new product features, changes, and launches.
- Manage quarterly reviews and prepare payment MIS for regulatory reporting to the OCC on Faster Payments & Digital Wallets.

Digital Product Manager - Vice President (VP) Citibank, Global Consumer Banking	Jan'22 - Apr'23 Singapore
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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.

- Developed and implemented an Offer Orchestration framework featuring a data-driven prioritization algorithm to surface the most relevant offers to **500K+ mobile app users** based on their product holdings and transactional data.
- This customer-centric approach **increased product uptake by 10%**, generated over **\$2M in incremental sales**, and was successfully launched across Singapore, Hong Kong, and the UAE.

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) <ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> 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