Pranav Harish Kesavarapu

Product Manager | Payments & FinTech | AI & GenAI Products | Fraud Prevention & Risk Management

+91-9962272289 | harishkesavarapu@gmail.com | Hyderabad, India | LinkedIn | YouTube: The AI PM

$10M+ Annual Savings | **57%** Chargeback Reduction | **295%** Fraud Efficiency Gain | **92%** Fraud Match Accuracy | **40%** False Positive Reduction | **99.98%** Reconciliation Accuracy

PROFESSIONAL SUMMARY

T-shaped Product Manager with 11 years of software delivery experience — 5 years owning high-impact products at the intersection of Payments, Fraud Prevention, Financial Crime, KYC/AML Compliance, and Generative AI in regulated global markets. Known for translating complex technical and regulatory constraints into elegant, scalable product experiences that drive measurable business outcomes. Domain expert in the full payments ecosystem — payment gateway and aggregator integration, payment orchestration, UPI, authorization rate optimization, tokenization, cross-border payments, ISO 20022, and PCI DSS — with deep hands-on experience across fraud decisioning platforms (Sift, LexisNexis, Incode, Prove), PSP workflows, real-time rule engines, velocity checks, and AML/KYC compliance frameworks aligned to RBI, FCA, and GDPR. AI-native practitioner — AWS Certified AI Practitioner with hands-on experience shipping GenAI features using LLMs, Retrieval-Augmented Generation (RAG), AI agents, agentic workflows, prompt engineering, and AWS Bedrock. Founder of 'The AI PM' YouTube channel — a thought leadership platform educating thousands of product managers on GenAI, AI automation, and AI-first product thinking. Proven execution track record: $10M+ annual savings, 57% chargeback reduction, 295% fraud detection efficiency improvement, and 99.98% reconciliation accuracy — delivered through data-driven decisions, cross-functional leadership, and a relentless bias for outcomes over output.

CORE COMPETENCIES

AI and Generative AI: Generative AI (GenAI), Large Language Models (LLM), Retrieval-Augmented Generation (RAG), AI Agents, Agentic Workflows, Agentic Memory, Model Context Protocol (MCP), Prompt Engineering, AI Feature Development, AI Product Strategy, AI Evaluation and Acceptance Criteria, Natural Language Processing (NLP), Machine Learning, AWS Bedrock, Claude Enterprise, Claude Code, OpenAI API, GitHub Copilot, n8n, Make, Zapier, No-Code AI Automation

Payments and FinTech: Payment Gateway Integration, Payment Orchestration, Payment Aggregator, Digital Payments, Payment Authorization, Authorization Rate Optimization, Decline Optimization, Checkout Optimization, Conversion Rate Optimization, Tokenization, EMV, Contactless Payments, UPI, NACH, Real-Time Payments, Cross-Border Payments, ISO 20022, PCI DSS, NPCI, SWIFT, Payout Management, Refunds, Reversals, Split Payments, Escrow, Chargeback Management, Settlement, Reconciliation, Merchant Onboarding, Merchant Acquiring, PSP Integration, TPAP Workflows, Payment Routing

Fraud Prevention and Financial Crime: Fraud Detection and Prevention, Financial Crime Prevention, Fraud Scoring Models, Real-Time Decision Engines, Rule Engines, Velocity Checks, Anomaly Monitoring, Transaction Monitoring, Mule Account Detection, Behavioral Biometrics, Device Binding, Fraud Rule Optimization, Root Cause Analysis, Fraud Rate Reduction, False Positive Reduction, Chargeback Ratio Reduction, Dispute Resolution, Sift, LexisNexis, Incode, Prove

KYC, AML and Compliance: KYC Compliance, AML Compliance, Know Your Business (KYB), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Sanctions Screening, PSD2, 3DS2 Authentication, Strong Customer Authentication (SCA), Regulatory Compliance, FCA Regulations, RBI Guidelines, NPCI Guidelines, Basel Framework, GDPR, Data Privacy, Financial Crime Frameworks, Audit Readiness

Product Management: Product Vision, Product Strategy, Product Roadmap, Product Discovery, Product Lifecycle Management, Product Governance, Product Owner, Go-to-Market Strategy, Business Cases, PRD Writing, BRD Writing, User Stories, Acceptance Criteria, OKR Tracking, KPI Analysis, MVP, Digital Transformation, Voice of Customer, Customer Journey Mapping, Competitive Analysis, NPS, A/B Testing, Funnel Optimization, RICE Framework, MoSCoW Prioritization, Impact vs Effort

Technical and Data: SQL, REST API, API Design, Webhooks, Microservices, API Gateway, Data Pipelines, Real-Time Event Processing, System Architecture, Cloud Native, AWS, Azure, CI/CD, DevOps, Redash, Looker, Dashboard Analytics, Product Analytics, Funnel Analysis, MongoDB, Postman, Figma, Wireframes, Prototypes

Leadership and Delivery: Stakeholder Management, Cross-Functional Team Leadership, Executive Communication, Influence Without Authority, Change Management, Negotiation, Partner Management, Client Engagement, Vendor Management, Agile

Scrum, SAFe, Kanban, Waterfall, PI Planning, Release Train, Backlog Refinement, Sprint Planning, Global Product Management, Matrix Organizations

WORK EXPERIENCE

Product Manager — Payments, AI and Fraud Prevention

Entain India (BetMGM) — Global iGaming and Sports Betting Platform | Jan 2023 - Present

- Owned end-to-end product vision, strategy, and roadmap for payment gateway, fraud prevention, financial crime, and KYC/AML compliance across a regulated platform processing 500,000+ monthly transactions in the US, UK, and Europe — aligning Engineering, Risk Ops, Compliance, Finance, and QA across a 5-team cross-functional delivery model.
- Delivered $10M+ in annual savings and 57% chargeback reduction by redesigning fraud scoring models, authorization rate workflows, tokenization pipelines, and payment validation logic end-to-end — the single largest cost impact initiative in platform history.
- Integrated 4 fraud and identity platforms — Sift, LexisNexis, Incode, and Prove — implementing CDD, EDD, and sanctions screening workflows that cut fraudulent transaction volume by 40% within 6 months, achieving 92% fraud match accuracy and 295% improvement in fraud detection efficiency.
- Shipped AI-powered fraud decisioning features using AWS Bedrock and Claude — building agentic fraud detection workflows with RAG pipelines and LLM-based anomaly detection, reducing manual RiskOps review effort by 35% and enabling real-time AI-augmented risk decisions at scale.
- Designed and managed PSP integrations with Worldpay, Braintree, and PXP — covering API design, webhook management, routing logic, failover handling, and real-time event processing — delivering 99.9% platform uptime and 99.98% reconciliation accuracy across all payment channels.
- Conducted product discovery, voice of customer research, competitive analysis, and customer journey mapping to define product differentiators and build business cases — securing investment for 4 major product initiatives and improving NPS by 12 points.
- Authored PRDs, BRDs, user stories, and acceptance criteria for 30+ product initiatives; tracked OKRs across quarterly planning cycles and maintained 95% on-time delivery over 4 consecutive quarters through rigorous backlog management and sprint governance.

Product Analyst — Payments, Fraud and Risk Analytics

Entain India | Jan 2021 - Dec 2022

- Analyzed 3M+ monthly transactions using SQL and dashboard analytics to identify fraud patterns, authorization failure trends, and payment root causes — translating data insights into product requirements that reduced payment failure rates by 18%.
- Established BRDs, user stories, and acceptance criteria for fraud detection rule updates across 12 payment processing pipelines — cutting sprint rework cycles by 25% and improving quarterly delivery predictability.
- Executed 15+ A/B tests on fraud scoring thresholds and checkout optimization flows; collaborated with data science on risk scoring model calibration — reducing false declines by 15% while maintaining full regulatory compliance and fraud prevention coverage.
- Partnered with QA and Engineering across 8 quarterly release cycles to validate compliance-critical payment features, ensuring PCI DSS and GDPR readiness with zero critical production defects across all releases.

Senior Test Engineer — QA Lead and Automation

Lionbridge Technologies (Client: Pearson VUE) | Feb 2015 - Dec 2020

- Led a QA team of 8 engineers delivering end-to-end test automation for a global certification platform serving 1M+ annual candidates — reduced manual regression effort by 60% across 40+ quarterly releases through Angular and C# automation frameworks, maintaining 99.9% platform uptime.
- Coordinated Agile sprint validation, defect management, and stakeholder reporting for 6-week sprint cycles over a 5-year engagement — building the technical fluency, end-to-end systems thinking, and delivery discipline that define current PM practice.

THOUGHT LEADERSHIP

YouTube — The AI PM (@TheAI_PM): Founder of 'The AI PM' — a free educational YouTube series teaching AI concepts, GenAI tools, agentic workflows, and AI-first product thinking to Product Managers. 50-episode curriculum covering LLMs, RAG, AI agents, prompt engineering, automation tools (n8n, Make, Claude), and applied AI for PM workflows.

Content Focus: AI for Product Management, GenAI tools, Automation, No-Code AI, Product strategy with AI, FinTech AI applications

CERTIFICATIONS

AWS AI Practitioner (AIF-C01) | AI for Product Management | Certified Product Owner — PMHQ | Aha! PM Professional Certificate | Agile Project Management with Jira Cloud

EDUCATION

Bachelor of Technology — Computer Science and Engineering | Jawaharlal Nehru Technological University, Andhra Pradesh | 2014

ADDITIONAL INFORMATION

Languages: English (Fluent), Hindi (Fluent), Telugu (Native), Tamil (Conversational) | **Notice Period:** 30 Days | **Open to:** FinTech, Banking, AI-first Products, Payments, iGaming, SaaS, Remote