Zammad Ishaq

Zammadishaq@gmail.com | +966-0507890186 | Riyadh, Saudi Arabia | linkedin.com/in/zammad | zammadishaq.com

SUMMARY

Product Manager with 5+ years in FinTech, payments and e-commerce, taking products from discovery to launch at early-stage startups in Saudi Arabia and Pakistan. Launched SANAM's Open Banking personal finance app inside SAMA's Regulatory Sandbox (**10,000+ registered users**) and cut cart abandonment by **30%** at bSecure through an A/B-tested checkout redesign. Works closely with engineering, design, compliance and partner banks, and builds working MVPs with AI tools to validate ideas before committing engineering time.

CORE & TECHNICAL SKILLS

Product Management: Product Strategy, Roadmapping, Discovery & User Research, MVP Definition, PRDs & User Stories, Prioritization, Agile/Scrum, Go-to-Market, Stakeholder Management, OKRs & KPIs
JIRA, Asana, Trello, Notion, Slack, Monday.com, Microsoft Suite

Data & Experimentation: A/B Testing, Funnel Analysis, Conversion Rate Optimization, Retention & Monetization, KPI Dashboards
Metabase, Google Analytics, Hotjar, WebEngage, Segment, Adjust, Voucherify, Power BI

AI & Prototyping: AI-assisted research, Rapid MVP Prototyping, PRD Drafting, Workflow Automation
Claude, ChatGPT, Lovable, Vercel, Notion AI

UX & Design: Wireframing, Prototyping, Usability Testing, User Journeys, Design Systems
Figma, Sketch, InVision, Miro

Regulatory & Compliance: SAMA Open Banking Framework, PDPL, PCI DSS, ISO 27001, GRC (CSF, CRFR, MVC), Anti-Fraud Framework

PROFESSIONAL EXPERIENCE

Product Manager | SANAM, Riyadh Jan 2024 – Present

Open Banking FinTech in SAMA's Regulatory Sandbox, building personal finance, credit and payment products.

- Led end-to-end delivery of SANAM's Open Banking PFM app from planning to launch in SAMA's Regulatory Sandbox, growing to **10,000+ registered users** and **2,000+ bank accounts** across 10 banks.
- Owned the transaction categorization roadmap (data cleaning, merchant matching and AI models), improving categorization accuracy by **over 35%** and enabling spending insights and balance forecasting.
- Moved account updates from scheduled refresh to event-driven fetching, delivering a **real-time transaction feed** rolled out to a pilot group first to manage bank-by-bank API differences.
- Defined and launched **Credit Book**, a Get Now, Pay Later product for small merchants using real-time Open Banking affordability checks, now in a market pilot with coffee shops and stores.
- Built **functional MVPs** with Claude and Lovable for a credit risk engine, Open Banking escrow payments and a finance marketplace, cutting concept-to-prototype time and supporting investor pitches and data-room due diligence.
- Wrote **BRDs, PRDs** and user stories, ran sprint planning in Jira and Notion, and led user research and UAT before each release.
- Coordinated with partner banks and **SAMA** on API integrations, consent, compliance and reporting requirements.
- Drove the GRC program from **30% to 90%** compliance across CSF, CRFR, MVC and Anti-Fraud frameworks, and oversaw SIEM implementation with the SOC team.

Product Manager | bSecure, Karachi April 2021 – December 2023

Universal one-click checkout solution & e-commerce marketplace in Pakistan, integrating multiple payment gateways and order management tools.

- Redesigned checkout from six screens into a single page using funnel analysis, Hotjar recordings and usability testing, then **A/B tested** it against the old flow, reducing cart abandonment by **30%**.
- Defined and launched core **payment gateway** features across cards, wallets and bank transfers, and simplified merchant onboarding for Shopify, WooCommerce, Magento and custom sites.
- Led the TapTap marketplace from research to launch, bringing **400+ merchants**' catalogues into one app with one-tap checkout; merchants reported a **20% increase in monthly sales**.
- Designed rule- and pattern-based fraud alerts for suspicious checkout attempts, reducing false positives by **over 20%**.
- Owned the **checkout roadmap** and the B2B merchant dashboard with engineering, and built real-time transaction monitoring dashboards in Metabase and Google Analytics.
- Drove engagement and retention campaigns with marketing using Voucherify, WebEngage, Segment and Adjust.

- Managed relationships with payment gateway providers to resolve transaction and integration issues and improve the payment experience.

Product Designer | Digisaur, Lahore April 2020 – March 2021

Digital design agency building brands and MVPs for early-stage startups and businesses.

- Designed web and mobile MVPs for fintech, edtech and delivery startups for clients in the US, UK and UAE, delivering **15+ UI/UX projects** on deadline.
- Built **design systems**, style guides and user flows in Figma, Sketch and InVision for consistent branding across platforms.
- Ran stakeholder interviews and **user testing** to validate prototypes, reducing post-launch revision cycles.
- Worked with product and design teams to define client requirements and scope for project delivery.

CERTIFICATIONS, TRAINING & ACHIEVEMENTS

- Advanced Product Management — Udemy (Cole Mercer, Evan Kimbrell)
- Creativity, Design Thinking, and Innovation for Business — Udemy (Joel & Natalie)
- Agile Scrum Mastery & Kanban — OMNI Academy

EDUCATIONAL QUALIFICATIONS

Computer Engineering, COMSATS University Islamabad, 2015 – 2019