FLORIANNE AGATHE

Products — systems — digital experiences

"Improving payment performance at scale through partner-facing technical operations, end-to-end transaction integrity, and production-ready delivery across global payment ecosystems."

Industry Exposure: Payment, Banking, Insurance, Healthcare, Physical Asset Maintenance Management

Global Span: Central Europe, Middle East, and Africa (CEMEA) and Asia Pacific (APAC) region

EXECUTIVE SUMMARY

- Partner-facing product and technical operations professional with 20+ years of experience across APAC and CEMEA delivering secure, reliable, and scalable payment capabilities in highly regulated environments.
- Deep domain expertise in wallet ecosystems, network tokenization, API-driven payment orchestration, and cross-market platform delivery, with a strong track record of owning partner technical engagements, navigating regulatory constraints, and driving measurable improvements in transaction performance and reliability.
- Proven ability to operate at the intersection of product, engineering, and partnerships—leading medium-to-large partner integration programs, governing delivery quality and readiness, and supporting stable launches through proactive risk management and incident coordination.
- Developed trusted product judgment through direct exposure to both: (1) externally governed ecosystems (regulators / wallets / schemes) and (2) internally built products where adoption, economics, and future market-fit must be validated through tangible customer value and economic viability.
- Applies this judgment to assess long-term viability and future-readiness of product initiatives, recognizing how integration complexity, opaque economics, and insufficient problem validation can create misalignment between customer value, adoption cost, and platform design, ultimately limiting scalability, sustainability, and long-term impact.
- Strong in integration-first product craft: problem framing, trade-offs, and delivery across APIs, complex data flows, and multi-stakeholder constraints—while maintaining institutional quality and operational resilience.

SELECTED ACHIEVEMENTS

- Delivered 55–70% monthly revenue growth above targets for Visa Certification and platform services while maintaining 95–100% client satisfaction, by improving production readiness, resolving transaction integration defects, and protecting authorization integrity across live payment flows.
- Enabled issuer adoption of network tokenization and digital authentication frameworks across stored-credential and eCommerce payment use cases, improving ecosystem readiness to reduce CNP fraud and strengthen transaction security at scale across high-growth markets.
- Directed Visa's first global Wallet Extension Provisioning, cutting integration time by 25% and setting new implementation benchmarks.
- Led end-to-end analysis of payment transaction failure modes across authorization, tokenization, clearing, and back-office flows during certification, enabling 100% defect-free launches with zero Sev-1/Sev-2 incidents post-certification.
- Recognized by internal account teams and external partners for consistent delivery quality and reliability, with partners repeatedly requesting continued involvement across initiatives and account teams assigning complex, high-risk engagements based on established trust and execution track record.

PROFESSIONAL EXPERIENCE

Product Systems Builder – Professional Sabbatical

Mauritius · Mar 2025 – Present

Objective: Following a senior regional product leadership role, this period was structured around deepening hands-on platform delivery capability and renewing technical fluency in modern product systems.

Focus areas:

- End-to-end platform design (API surface modelling, data schemas, workflow orchestration)
- Structured requirement definition and traceability
- Delivery discipline across architecture, integration, and usability layers
- Applied research into regulated payment and credential ecosystems

Selected Work & Outcomes:

- Designed and built a production-grade digital system to apply platform design principles in a full lifecycle context (problem framing → system decomposition → API contracts → deployment).
- Developed two product concepts into high-fidelity prototypes to exercise structured discovery, user flow clarity, and capability mapping.
- Completed SMU's Product Management Professional Certification Program in Aug 2025.

Senior Product Manager, Consumer Solutions – Modern Credentials Team

Visa Inc, Singapore · May 2024 – Dec 2024

- Led regional initiatives by analysing business needs and platform constraints, and translating them into clear, structured product and system requirements to support API-driven consumer payment capabilities and coordinated go-to-market execution across multiple markets.

Key contributions:

- *Payment orchestration & platform reuse:* Analysed Visa Developer Platform APIs and existing consumer products to map functional overlaps, orchestration patterns, and dependency constraints, supporting requirement definition for new product combinations and ensuring feasibility across diverse market implementations.
- *Product decision & trade-off ownership:* Facilitated structured requirement-discovery and problem-framing sessions with regional stakeholders, decomposing high-level requests into concrete functional impacts, implementation paths, and acceptance criteria, and supporting decision-making through documented trade-offs and cost-benefit considerations.
- *Operational efficiency:* Supported APAC rollout of a global client onboarding platform by identifying gaps in regional workflows, validating digital enrolment journeys, and refining functional requirements, contributing to an estimated ~50% reduction in onboarding time.

More info →

Solutions Manager, CS Solutions and Architecture Team

Visa Inc, Singapore · Dec 2022 – May 2024

- xPay[1] wallets and network tokenization implementations: Managing discovery, solutioning, implementation, testing, troubleshooting, launch and post-launch support.
- Program Management of Push Provisioning in APAC: Driving adoption of Visa Digital Enablement SDK usage via Issuer's Mobile Banking app.
- Stakeholder's engagements: Delivering knowledge sharing sessions.
- Mentoring new recruits: Coaching new recruits on xPay wallet implementations.

Key contributions:

- Spearheaded APAC's 1st OBO (On-Behalf-Of) project via Apple Partner Hub, setting new benchmarks for Apple Pay implementations.
- Directed the implementation of the world's 1st Wallet Extension Provisioning through Visa Digital Enablement (VDE) SDK 4.1, cut integration time by 25% and set a new benchmark.
- Led the successful launch of xPay wallets, Issuer wallets and Network token implementation projects for 50 issuers across Asia Pacific within 17 months, driving growth in transaction and payment volumes by > 70%, accelerating instant card issuance by 60% and enhancing customer experience by 80%.
- Implemented and launched 3 HCE Issuer wallets serving > 2M users across 3 markets where 3rd party wallets are not supported by major wallet providers, enhancing digital payment capability by 30%.
- Enabled AP Issuers to use network token and digital authentication frameworks, driving ecosystem readiness to reduce CNP fraud rates.
- Delivered knowledge sharing webinars to 300+ participants across APAC markets and earning > 95% stakeholders' satisfaction.
- Empowered 3 new recruits through structured mentorship, fostering skill growth and confidence that lead to above-standard project delivery.

More info →

Senior Staff Software Test Engineer, Global Client Testing (GCT CEMEA) Team

Visa Inc, Singapore · Sept 2013 – Nov 2022

- Terminal testing (ADVT, CDET) and Card Personalization validation for Issuer's card products including biometric cards.
- Acquirer and Issuer Host Certification for compliance with ISO Standards and Visa's Mandates for all payment services.
- API Services certification for supporting Money movements, QR-code payments and Payment Tokenization Frameworks.
- Certifying Acquirer's and issuer's back-office processing of Disputes and Resolutions in compliance with Visa's Rules and Mandates.
- Identifying testing process improvements and delivering solutions.

Key contributions:

- Conducted high-impact certification sessions in the Certification Environment (VCMS) with issuers, acquirers, and processors in CEMEA.
- Exceeded revenue targets by 45-70% monthly, maintaining 95-100% client satisfaction.
- Conducted end-to-end certifications for all digital wallets for all Pays, Issuer Wallets, and Wearables scaling digital payment growth by 50-65%.
- Built SME-level knowledge in Visa's CORE and CONFIG configuration platform for payment cards, tokenisation, authorizations and back-office services.
- Authored user manuals and QRGs to drive adoption of the new self-service testing platform by 55%.
- Troubleshooted payment transaction issues in VCMS using a suite of internal tools reducing occurrence of production errors by 99.9%.

More info →

Senior IT Business Analyst, Internet Banking

DBS Bank, Singapore · Apr 2012 – Sept 2013

- Delivered Internet Banking enhancements for Taiwan, improving digital engagement and compliance.

More info →

IT Business Analyst, Global Collections and Fraud COE

Citibank NA, Singapore · Oct 2011 – Apr 2012

- Provided Product enhancement support for Collections Systems (CACS).

More info →

Business Analyst, Financial Infrastructure and Credit Bureau

Dun & Bradstreet, Dubai, UAE · Apr 2010 – Sept 2011

Key contributions:

- Partnered with Central Banks in Qatar, Oman, Algeria, Nigeria, Egypt, Maldives, Nepal and Tajikistan to define credit bureau data models, scoring logic inputs, and regulatory compliance requirements.
- Supported pre-sales engagements by designing CBMS workflows, preparing RFP responses, and presenting technical solution components to Central Banks.
- Gathered and refined user requirements, enabling customization of bureau modules for data ingestion, validation, deduplication, reporting, and decisioning pipelines.
- Collaborated with engineering teams to map multi-source data feeds (banks, NBFIs, telcos, insurers), contributing to high-volume integration pipelines used for credit reporting.
- Enabled Central Banks to establish unified national credit repositories, improving risk assessment, loan approval accuracy, and market transparency.

More info →

Business Analyst, .NET Team

Crédit Agricole CIB, Singapore · Sept 2009 – Mar 2010

- Delivered a Performance Management System.

More info →

Business Analyst / Project Manager

Citibank NA, Singapore · Aug 2005 – Sept 2009

- Delivered process re-engineering projects across APAC.

More info →

Programmer

INET, Singapore · May 2005 – Jun 2005

- Provided website maintenance services.

More info →

IT Executive

Global Network Unlimited, Singapore · Jun 2004 – Feb 2005

- Delivered website and eCommerce enhancements for SME clients, improving their digital presence and online transaction capabilities.

More info →

IT Executive

AIA – Terene Seow Agency, Singapore · Dec 2003 – Jun 2004

- Digitised manual policy management and launched a web application.

More info →

ACADEMIC CREDENTIALS

- Digital Assets - University at Bufalo (UB) *[In progress]*
- Blockchain Course - University at Bufalo (UB) *[In progress]*
- IBM Data Science Professional Certificate *[In progress]*
- ChatGPT for Web Design — Coursera, Nov 2025
- Vibe Coding with Replit — Datacamp, Nov 2025
- Product Management Professional — Singapore Management University (SMU), Apr–Aug 2025
- Payment Everywhere Certified Professional — Visa University, Singapore — Jul 2019
- Bachelor's degree in Computing — National University of Singapore (NUS), Singapore — Aug 2002

TECHNICAL & ANALYTICAL PROFICIENCY

Payment & Banking Standards:

- Dissecting card personalization data, terminal communications, ISO 8583 payment messages for all types of entry modes
- Dissecting clearing and settlement files.
- Dissecting REST payment APIs and orchestration interfaces for root-cause analysis in real-time using a suite of tools such as Splunk, Transaction Logs, Vital Signs, VBA parsers etc.

Data Analytics:

- Data extraction from reporting platforms, transformation and validation against technical specs; reporting findings to acquirers, issuers, processors.

UI/UX & Product Development:

- Figma, HTML, CSS, PHP, JavaScript, SQL, Low-code/No-code, Adobe Creative Cloud, Atlassian Jira & Confluence.

Emerging Tech & Innovation:

- AI & tools, Payment Enablers Integrations, REST APIs, Payment Tokenization.

PERSONAL DOSSIER

Languages:

- English and French (native/bilingual)

Current Location:

- Mauritius, open to relocation and available for onsite, hybrid and remote opportunities.

[1] xPay refers to mobile wallet payment implementations (e.g., Apple Pay, Google Pay, Samsung Pay).