FLORIANNE AGATHE

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PRODUCT BUILDER • PROBLEM SOLVER • CONTINUOUS INNOVATOR

"Transforming pain points into digital growth – driving innovation, operational excellence, and customer-centric impact."

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

EXECUTIVE SUMMARY

- Results-driven Senior Product Manager with 20+ years' experience delivering payment innovation and digital transformation across APAC and CEMEA.
- Proven success in launching scalable digital payment ecosystems, network tokenization frameworks, and API-driven financial products.
- Recognized for expertise in payment tokenization frameworks, cross-border and domestic payment architecture and orchestration, optimizing operational efficiency, enabling growth in CIF, Instant Issuance, driving payment transaction volume growth by 30%-40%.
- A data-driven and people-focused leader who unites technical depth with commercial acumen to deliver secure, user-centric, and revenue-generating solutions in complex, regulated markets.
- Experience designing credit bureau data models, scoring logic inputs, and multi-source data pipelines across Central Banks and regulated institutions.

SELECTED ACHIEVEMENTS

- Delivered 55%-70% monthly revenue growth above targets for Visa Certification services while maintaining 95-100% client satisfaction.
- Launched xPay[1] and Issuer Wallet solutions for 50 APAC issuers across 17 markets within 17 months, boosted transaction volume and authorization rates by 10-30%, reduced decline rates and increased transaction security, building consumer trust in financial institutions and payment ecosystems.
- Directed Visa's first global Wallet Extension Provisioning, cutting integration time by 25% and setting new implementation benchmarks.
- Reduced APAC client onboarding time by 50% through digital enrolment transformation.
- Conceptualized 9 new revenue-generating API-based products.

PROFESSIONAL EXPERIENCE

Technical Product Builder, Personal & Professional Sabbatical, Mauritius | Mar 2025 - Present

During this sabbatical I continued professional development while managing family responsibilities and preparing for full-time work and relocation. I completed SMU's Product Management Professional Certification and used these skills to develop two end-to-end product concepts from idea to high-fidelity prototypes. In parallel, I designed and launched a professional digital presence, while exploring Web3/blockchain and assessing the Mauritian financial and regulatory landscape for digital payments and emerging technologies.

Visa Inc., Singapore – Global Leader in Payments
Senior Product Manager, Consumer Solutions | May 2024 – Dec 2024

- API Orchestration: Reviewing Visa Developer Center's APIs and finding ways to orchestrate them to create new products.
- Visa Transaction Control: Supporting the adoption of Visa Transaction Control (VTC) across APAC as the new Product Owner.
- Visa Flexible Credential: Managing the technical aspects of GTM activities of Visa Flexible Credential (VFC) for APAC.

Selected Achievements:

- Conceptualised 9 innovative products to open future revenue streams.
- Distilled 6 high level requirements for Visa Transaction Controls (VTC) to support go/no-go senior management's decision.
- Reduce client-onboarding time by 50% through automation of digital enrolment workflows.

Solutions Manager, Visa Inc, Singapore, CS Solutions and Architecture Team | 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.

Selected Achievements:

- Spearheaded Asia Pacific's 1st OBO (On-Behalf-Of) project through the Apple Partner Hub, setting new industry benchmarks for Apple Pay implementations.
- Directed the implementation of the 1st Wallet Extension Provisioning globally through the APIs of 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%.

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[1] 3rd party wallets like Apple, Samsung, Google, Swatch, Garmin

- 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.

Senior Staff Software Test Engineer - Visa Inc, Singapore, Global Client Testing (GCT CEMEA) Team | 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.

Selected Achievements:
- 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%.
- Curated a 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 98.5%.

Senior IT Business Analyst, DBS Bank, Singapore, Internet Banking | Apr 2012 – Sept 2013: View details

IT Business Analyst - Citibank NA, Singapore, Global Collections and Fraud COE Department | Oct 2011 – Apr 2012: View details

Business Analyst - Dun and Bradstreet, Dubai, UAE, Financial Infrastructure and Credit Bureau Division | Apr 2010 – Sept 2011

Worked on the end-to-end design and rollout of national Credit Bureau Management Systems (CBMS) for Central Banks and regulated financial institutions across the Middle East, Africa, and South Asia. Contributed to product design, requirements analysis, data integration logic, and regulatory alignment across multi-source data providers.

Selected Achievements:
- 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.

EARLIER CAREER HIGHLIGHTS (2003-2010)
Crédit Agricole Bank (CA-CIB) | Citibank N.A | Global Network Unlimited | AIA – SP Terene Seow Agency, Singapore

Delivered IT-HR process re-engineering projects, digital transformation, HR application support and web application development initiatives across APAC, enhancing operational efficiency and financial reporting.

ACADEMIC CREDENTIALS
- Product Management Professional – Singapore Management University (SMU), Apr-July 2025
- Payment Everywhere Certified Professional – Visa University, Singapore in Jul 2019.
- Bachelor's degree in computing – National University of Singapore (NUS), Singapore in Aug 2002.

TECHNICAL & ANALYTICAL PROFICIENCY
- Payment & Banking Standards: EMV, 3DS, ISO 8583, clearing (TCs/TCRs), REST APIs, Splunk log analysis.
- Data Analytics: Data extraction, transformation, validation and reporting.
- UI/UX & Product Development: Figma, HTML, CSS, PHP, MySQL, Low-code/No-code product development, Atlassian Jira & Confluence.
- Emerging Technologies & Innovation: AI & tools, REST API Integrations, Product Lifecycle, Payment Tokenization, Replit.

Portfolio: www.iaci.tech - Product prototypes, UX flows, payments architecture, and technical documentation (including credit and risk systems content)

Languages: English and French | **Current Location:** Mauritius, open to relocation and available for remote, hybrid and onsite opportunities.