

Jatin Rana

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Experienced Payments & Fintech Specialist | Product Owner | Business Analyst

Strategic Product Owner and Payments Domain Expert with over 9 years of proven experience in leading fintech and banking platform initiatives, currently driving payment modernization efforts for Emirates NBD via Dicetek LLC. Demonstrated success in delivering enterprise-scale transformations, including the complete overhaul of the Escrow Management System, Cheque clearing and key enhancements across UAE's core payment rails—Instant Payments (IPI), Fund Transfers (FTS), Direct Debit (DDS), and Wage Protection System (WPS). Deeply experienced in domestic and cross-border payments, cheque clearing, and policy governance, with a strong track record of executing regulatory-aligned, scalable, and efficient solutions. Certified in SWIFT ISO 20022 and backed by a B.Tech in computer science and by an MBA in Banking & Financial Services. This blend of technical knowledge, business insight, and leadership skills helps me tackle complex challenges in financial ecosystems with confidence.

PROFESSIONAL EXPERIENCE

Dicetek LLC
Product Owner

Dubai, UAE
October 2022–Present

- Led the product ownership of **Escrow Management System (EMS)** and **Cheque Clearing**, transitioning operations from manual to fully automated, improving operational efficiency and accuracy.
- Collaborated with **UX designers and engineering teams** to develop and launch **customer-centric payment solutions** across online, mobile, internal and core banking platforms.
- Designed and implemented payment solutions compliant with **Central Bank of UAE (CBUAE)** regulations, ensuring full regulatory alignment.
- Acted as the **Subject Matter Expert (SME)** in payments, advising on modernization of **legacy platforms, real-time payments, and cross-border payment flows**.
- Delivered end-to-end improvements in the **Cheque Clearing System**, resulting in a measurable increase in throughput, reduced processing time, and improved compliance with industry standards.
- Defined and documented **business problem statements**, contributing to clearer requirement gathering and streamlined project scoping.
- Facilitated regular **stakeholder engagement sessions**, ensuring consensus on business needs, technical feasibility, and project scope.
- Oversaw full **project lifecycle management**, including requirements gathering, design reviews, testing coordination, and go-live activities across cross-functional teams.
- Developed and implemented **contingency plans** and **rollback strategies** during production cutovers to ensure business continuity and minimal downtime.
- Strengthened internal controls related to **data integrity, reconciliation accuracy, and audit trail visibility**, addressing all compliance gaps during transitions.
- Utilized **customer feedback, data analysis, and market benchmarking** to prioritize product features with the highest business impact.
- Managed the complete **policy governance submission process**, ensuring all changes were reviewed, documented, and approved within required timelines.

Takshashilla Consultancy
Business Analyst

Dubai, UAE
April 2019– September 2022

- Spearheaded modernization of the **Cheque Clearing System** at Emirates NBD, achieving **100% compliance** with Central Bank of UAE (CBUAE) regulations and internal banking policies.
- Acted as the **primary liaison** between stakeholders and engineering teams—led requirement analysis and resolved 95%+ of technical and functional queries efficiently.

- Enhanced the **Instant Payment Platform (IPI)** by implementing **dynamic transaction routing** between IPI and FTS, based on transaction value thresholds and cutoff timings—improving system performance under high-volume loads.
- Managed the full **project lifecycle**, including scope definition, high-level design, QA testing, and implementation support, using TFS and Jira to track milestones and close issues promptly.
- Delivered multiple **domestic payment system upgrades**, ensuring zero compliance gaps and aligning with CBUAE mandates—improving customer satisfaction through faster, more reliable payments.
- Partnered with **cross-functional teams** (business, IT, operations, compliance) to ensure seamless integration of new payment features and system enhancements.

Monday Morning
Senior Software Developer

Noida, India
October 2018–March 2019

- **Redesigned the application interface**, resulting in a smoother and more intuitive user experience. This led to a noticeable decrease in customer support inquiries and improved overall usability.
- **Developed user-friendly front-end components** that streamlined complex backend workflows, improving task completion speed and boosting user satisfaction.
- **Implemented a commission module** for sales agents, enabling accurate earnings tracking and increasing transparency across the system.
- **Integrated secure and reliable payment gateways** (e.g., PayPal) to enhance transaction success rates, ensure data security, and maintain compliance with industry regulations.
- **Built and deployed a promotional voucher module**, which supported marketing campaigns and led to measurable increases in user engagement and repeat visits.
- **Designed and launched an in-app Q&A feature**, encouraging user participation and fostering a sense of community. This directly contributed to higher user retention.
- **Delivered performance optimizations** that significantly improved app responsiveness, reduced load times, and enhanced the overall user experience.

CATBOOK
Founder - Senior Software developer & Testing lead

Delhi, India
July 2016–September 2018

- **Designed and launched a plugin-based app**, enhancing overall functionality by integrating internally developed plugin tools to support modular growth.
- **Led a cross-functional team of 5** in delivering new features for the Catbook India app, focusing on app performance, user experience, and product stability.
- **Built new capabilities for an online assessment platform**, resulting in noticeably improved engagement and smoother user interactions.
- **Collaborated with product, design, and engineering teams** to improve the job application process, making it easier for users to complete and submit applications.
- **Redesigned the UI for assessment tools**, simplifying workflows and reducing the need for customer support through a more intuitive interface.

INDYACOM
Software Engineer

Delhi, India
July 2016–September 2018

- Engineered and implemented a plugin-based application architecture, facilitating seamless integration of third-party plugins with the core application to enhance functionality and user experience.
- Developed robust infrastructures for online booking and billing systems, streamlining processes and improving user experience through reliable web application development.
- Facilitated enhanced application lifecycle management by integrating comprehensive testing phases, including functional and ad-hoc testing, to streamline product delivery.

EDUCATION

- Participated in a rigorous curriculum that included advanced financial analysis and risk management, providing a strong foundation for assessing and prioritizing product features based on potential economic impact.
- Developed leadership and decision-making abilities through coursework in financial strategy and operations, vital for leading cross-functional teams in a Product Owner role.

- Emphasized software development methodologies and agile practices vital for effective software development and product ownership.
- Completed a capstone project focused on system analysis and product life cycles, providing foundational knowledge pertinent to managing and prioritizing product features.

- Excelled in the Computer Science stream, acquiring comprehensive skills in coding, advanced problem solving, and mathematical analysis.

CORE COMPETENCIES

Payments and Fintech Expertise

UAE Domestic Payments (FTS | IPI | DDS | WSI | WPS | Real-Time) | Cross-border Payments | UAE FTA & GPPSA Payment | Instant Payment Systems | Central Bank Integrations (Customer Account Details | POS & ATM Transaction Reporting) | ICCS (UAE & Egypt) | BPM Cheque Referral | Escrow Management Systems | SWIFT ISO 20022 Compliance | Policy Governance & Regulatory Compliance

Product Ownership & Leadership

Agile Product Lifecycle | Roadmap Planning & Execution | Prioritizing Business Value | Stakeholder Engagement & Clear Communication | Product Lifecycle Management | Strategic Roadmap Development | Requirements Gathering & Documentation | SLA Monitoring & Incident Management

Technical Proficiencies

Microsoft Excel with VBA | PowerPoint | Word | Copilot | Trello | Project Management Tools (Jira | TFS) | Confluence

Domain Knowledge

Domestic Payments | Cross-border Transactions | Escrow Services | Education Technology | Core Finacle Banking Solutions

Business and Analytical Skills

Risk Assessment & Mitigation | Gap Analysis | Requirement Prioritization

Soft Skills

Calm Decision-Making Under Pressure | Strong Leadership & Team Management | Clear Communication & Negotiation | Aligning Cross-Functional Teams & Vendors

Languages

English, Hindi

CERTIFICATIONS
