

VEERENDRA SONTAKKE

PRODUCT MANAGER

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PROFILE SUMMARY

Versatile Product Leader with 18+ years, transforming complex, regulated systems into market-leading platforms. Having cross domains expertise: Healthcare systems, mortgage automation, payments, & fintech platforms, construction Takeoff and Digital satellite television provisioning services.

Currently at Mastercard, leading acceptance solutions for digital wallets, EV charging, and mobility payments serving European acquirers, merchants, and ISVs.

Built career **bridging technical teams and business stakeholders** across the full product spectrum: enterprise healthcare platforms (Clinical, Citizen-facing, Invoicing, BI/Analytics), mortgage automation, financial accounting systems.

Evolved from Technical Contributor to Product Owner managing product vision, and roadmaps. Revenue impact exceeded \$100M, with £45M in qualified pipeline. Expertise in navigating regulated environments—Healthcare (Nordic markets), Mortgage (US), Finance (UK schools), Payments (Global).

Known for **strategic product thinking** that balances immediate market needs with long-term platform viability.

WORK EXPERIENCE

Lead Product Manager, MasterCard Technology Private Limited

Dec 2024 - Till Date

Leading next-generation payment solutions and digital commerce innovation.

- **Enabled EV charging payments** by aligning EMVCo technologies with ISO15118 digital contract standards, reducing payment risk in emerging mobility markets
- **Boosted merchant confidence in digital checkout** by leveraging Mastercard *Click to Pay*, and utilising Secure Remote Commerce (SRC) for simplified token management.
- **Improved adoption rates** for Amazon digital wallet by removing integration complexity via Card Pull Provisioning
- **Delivered comprehensive acceptance platform** combining payer interfaces (in-person, digital, secure payment credentials) with payment processing infrastructure (gateway, settlement, orchestration)

Product Owner, ParentPay India Private Limited

Jun 2023 to Dec 2024

Led Next-Gen finance reporting & insights solution serving 8.5K schools.

- **Unlocked £45M revenue opportunity** by leading comprehensive finance reporting solution, covering Accounts Payable, Receivables, Ledger, Cost Centres, and Banking.
- **De-risked product-market fit** with 50+ customer enrolments in Early Adopter Program through value-proposition strategy leveraging user and market research.
- **Sustained 80% retention and satisfaction** using integrated Google Analytics to track product performance
- **Reduced time-to-market for new features** by adopting Generative AI tools for productization materials.
- **Secured stakeholder buy-in** through capability showcases that effectively demonstrated ROI and value proposition.

Product Manager, ICE Mortgage Technologies

Jul 2021 to Jun 2023

Improved Mortgage Data & Document Automation Technology platform to facilitate underwriting automation.

- **Reduced underwriting decision time from days to hours** by enabling Credit, Income, and Asset Analysers that gave lenders confidence in borrower creditworthiness.
- **Realised \$101.4M in revenue (2022)** by enhancing mortgage technology platform with automated underwriting.
- **Shifted 25% of customer base from legacy DLI to Analyser** through strategic product positioning.
- **Maintained system reliability during 15% workload growth** by scaling product performance
- **Reduced data extraction errors by 40%** by implementing Machine Learning technology in mortgage analyzers.
- Cut loan document processing time by 60% by enhancing capture flow using Robotic Process Automation.
- **Aligned product evolution with market needs** by developing comprehensive roadmap informed by industry trends and customer feedback.
- **Increased velocity by 30%** by aligning core mortgage data components (ETL, Java Services, Mappers, Rule Engine) with LEGO Brick Philosophy for modularity.
- **Accelerated delivery** through cross-functional collaboration with Engineering, Design, Marketing, PSO, CSO teams.

Product Owner, JPMorgan Services India Private Limited

Feb 2021 to Jul 2021

Directed enhancements for Customer Loyalty Redemption Technology Platform.

- **Reduced redemption failures and customer complaints** by enhancing Data Services with focus on reliability and accuracy.
- **Cut Fin Ops processing time** by spearheading user-research and UX design initiatives that removed friction from customer workflows.
- Leading discovery initiatives for Disaster Recovery solutions that ensured platform availability.

Technical Product Owner, Tietoevry India Private Limited

Mar 2012 to Jan 2021

Evolved through multiple roles: Engineer, Tech Lead, Scrum Master, Architect, Product Owner.

- **Avoided \$100K annual cost** through comprehensive build-vs-buy analysis that informed Business Rule Management System implementation decision.
- **Increased team engagement** by conceptualising & implementing peer-appreciation solution that saved \$10K yearly in licensing costs.
- **Generated new business opportunities** by spearheading HoloLens Mixed Reality solution showcased at APGI conference that positioned company as healthcare innovator.
- **Improved customer retention by 25%** through Population Health BI Dashboard that gave providers actionable insights for patient care.
- **Modernised healthcare reporting architecture** by designing key technology enablers for scalable data processing.
- **Reduced production defects by 35%** by enhancing Dental care solution code quality through Object-Oriented refactoring and best practices.
- **Maximised ROI on development capacity** by authoring and prioritising backlog to ensure team focused on highest-value features first.
- **Maintained stakeholder trust** by ensuring adherence to project timelines and quality standards that resulted in successful project delivery.
- **Empowered data-driven healthcare decisions** by designing data warehouse with historical dimension-modelled data for comprehensive analytics.
- **Reduced planning cycle time by 40%** by applying Value Stream Mapping and User Journey Mapping to surface customer pain points and opportunities.

Senior Programmer, Nihilent Technologies Private Limited

Mar 2010 to May 2012

Developed Auto-Provisioning services for Digital Satellite Television platform.

- **Authored code, system analysis, documentation, testing, implementation** of Auto-Provisioning services for Digital Satellite Television customers.
- Diagnosing, troubleshooting, and resolving problems at Production support.

Programmer Analyst, Rheal Software Private Limited

Jan 2008 to Mar 2010

Selected from campus as trainee programmer; contributed to ProEst construction takeoff and estimation platform.

- **Improved estimator productivity** by developing digitizer board integration and on-screen annotation features that streamlined quantity extraction from construction drawings
- Maintained system reliability for construction professionals that minimized downtime during critical bidding cycles.

EDUCATION

Narsee Monjee Institute of Management Studies

Jul 2022 to Sep 2024

Master of Business Administration (Marketing Management), Mumbai

North Maharashtra University

Jul 2005 to Apr 2008

Master of Computer Applications, Jalgaon

SKILLS

REST .NET Java SQL	Cross-Function Collaboration	Nordic Healthcare Platform	Product-Market Fit Validation
Systems Thinking	Digitizer Integration	Payments Digital Wallets	Competitive Analysis
Generative AI	Feature Prioritization	Financial Accounting	Strategic Thinking
Product Analytics	On-Screen Annotation	Mortgage Technology	Design Thinking
Architecture Rule Engine	User & Market Research	Secured Remote Commerce	Platform Product Management