

VIJITH SRINIVAS

Principal Product Manager · Payments · FX · Stablecoins · Treasury · Settlement

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\$24M+

Decision Tools revenue

\$12M

OFX Treasury · 6 months

\$10M+

Almond volume · 6 months

15+ yrs

Fintech & payments

PROFILE

Product Management expert specialising in fintech, cross-border payments, stablecoin infrastructure, and embedded finance. Agile-certified leader with a strong record of taking MVPs to scale and delivering revenue-generating products across APAC, Canada, and globally. Currently Principal PM at Almond Fintech, managing three product squads across client-facing application, wallet infrastructure, and compliance-enabled payment flows.

CORE SKILLS

Product Strategy · MVP to Scale · Agile / Scrumban · Cross-border Payments · Virtual Accounts · Fiat & Stablecoin Wallets · Embedded Finance · Onboarding UX · API Integration · Go-to-Market · RICE / KANO · Team Building · Regulatory Compliance · Licence-as-a-Service · Settlement Orchestration

EXPERIENCE

Almond Fintech *Aug 2025 – Present*

Principal Product Manager

Headhunted to build and launch Almond's next-generation digital payments product from the ground up, spanning frontend redesign through to core infrastructure. Managing three separate product squads simultaneously.

- ▶ Orchestrating end-to-end onboarding flow redesign — rearchitecting the customer journey from acquisition through to activation across the front-end application.
- ▶ Building out the Receive & Pay wallet infrastructure to support both fiat currencies and stablecoins, enabling Almond to serve multi-asset cross-border use cases.
- ▶ Enabled and integrated Licence-as-a-Service (LaaS), allowing Almond to enter the client flow-of-funds and unlock a new commercial model.
- ▶ **Delivered 3 go-live product launches within the first 6 months, driving over \$10M in payment volume to emerging APAC corridors.**

Active corridors: **SGD/PHP · SGD/IDR · MYR/IDR · MYR/SGD · USD/PHP · USD/IDR**

OFX Limited *Dec 2023 – Aug 2025*

Senior Product Manager — Treasury & E-Commerce, APAC

Orchestrated ideation through deployment of end-to-end Treasury Application services, enabling self-serve buying and selling of foreign currency instruments.

- ▶ **Migrated and supported over 10,000 corporate customers, realising \$12M in revenue within 6 months post-launch.**
- ▶ Led build and launch of the virtual accounts product; secured Amazon PSPP approval enabling online sellers to receive cross-border payments via local payment schemes.

- ▶ Achieved \$700K+ new business revenue in FY23 through Amazon PSPP approval, competitive pricing, and targeted marketing campaigns.
- ▶ Managed regulatory compliance and legal frameworks across engineering, sales, and compliance teams.

EMQ Pty Ltd *May 2022 – Dec 2023*

Senior Product Lead, APAC

- ▶ **Built and launched cross-border collections virtual account product across APAC — \$1.2M incremental revenue in first 2 consecutive quarters; 66 new business activations.**
- ▶ Developed embedded finance product strategy, roadmaps, and business plan based on regional customer needs and competitive analysis.
- ▶ Led hiring and building of the Collections product engineering team; implemented capacity model and agile best practices.

NaviHedge Pty Ltd *May 2021 – Apr 2022*

Director of Product Management

- ▶ Built product delivery, scrum team, and UX function from the ground up — 7 direct reports.
- ▶ **UI redesign of legacy monolithic application generated \$1.29M revenue uplift within 60 days of launch.**
- ▶ Established SCRUMBAN framework; drove prioritisation using RICE and weighted average models.

Cambridge Global Payments *Jun 2015 – Apr 2021*

Global Product Lead · Toronto & Melbourne

- ▶ **Created 'Decision Tools' — currency risk management platform showcased at Money 2020 Las Vegas; \$24M in revenue since 2018.**
- ▶ Developed trading web application reducing bank reconciliation time from 48 hours to under 60 seconds.
- ▶ Managed end-to-end roadmap delivery using RICE and KANO prioritisation models.

Western Union Business Solutions *Oct 2012 – May 2015*

Product & Pre-Sales Lead, APAC

- ▶ **API integrations with customer web platforms generated \$2M additional revenue, contributing to \$260M EBITDA.**

ANZ Bank · Travelex Global Business Payments *2009 – 2012*

Business Banking PM · Product & Business Consultant

Financial modelling, product strategy, and stakeholder management in banking and FX payments.

EDUCATION

MBA · Deakin University, Melbourne GPA 6.0 · Australian Citizen