BHUSHAN MURARI

Senior Product Manager · Payments · Monetization · Wallets · Platform
9 yrs · Patrianna | Entain | ICICI Bank · MBA IIM Kashipur · **+$8.3M** incremental monthly revenue | **3x**'d QP channel revenue share
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PROFESSIONAL SUMMARY

Senior PM with **9 years** of experience (5.5 in payments and fraud) owning monetization, payments and wallet platform products (UPI, BBPS, cards, wallets) across gaming and digital banking, using data, experiments and technical PRDs to drive revenue and conversion. Building frictionless payment experiences across UPI, wallets, cards and alternate payment methods, curbing financial fraud for millions of users, and translating regulatory and customer-centric requirements into metrics-driven outcomes, operating with AI. At Patrianna, I co-own revenue targets for the player experience vertical across **11** brands (B2C + B2B) and 400K users (**$300M+** monthly TPV), managing product P&L levers. Drove **+$8.3M** incremental monthly revenue (**19.9%** uplift) via checkout and pricing rebuilds, and eliminated ~**$150K**/month in fraud losses. At Entain, conceived the Smart Routing Engine in-house, protecting transaction success rates for millions of users. Seeking Senior PM roles owning payment and fraud systems where regulatory rigor and user-experience craft translate into measurable business outcomes. Open to relocation and available to join immediately.

WORK EXPERIENCE · 9 YEARS

Senior Product Manager, Payments & Fraud · Patrianna | Gibraltar & India (Remote) | Social Gaming (US) Jul 2024 – Jul 2026
US-based social gaming operator · 11 brands (social casino [B2Spin, YSI], card collectibles, horse racing) · 400K users · $300M+ monthly TPV

- **Owned quarterly roadmap, product vision**, and P&L revenue & cost levers (fraud losses, chargebacks, vendor processing costs) across 11 gaming brands (incl. McLuck, Playfame, Spinblitz, Jackpota, Pulsz); presented strategy/OKR roadmaps to the CPO on revenue growth, fraud reduction (KYC/AML, payment verification), and minimizing checkout friction.
- Delivered **+$8.3M** incremental monthly revenue (**19.9%** uplift), and **30%** AOV lift by rebuilding checkout, running A/B tests (Optimizely) and redesigning coin-package pricing across store and Quick Purchase channels. Pitched CPO a behavioral insight, **74%** repeat-buy at the same tier, **27%** step up, and shipped Dynamic Ordering to drive AOV; grew Quick Purchase share **3x** from under **10%** to ~**29%** via competitive analysis showing a full-catalogue QP view lifted conversion.
- Recirculated **$134M** in player funds over 5 months ($79M → $134M, **70% uplift**) by analyzing behavior, adding cancellation CTAs at high-intent moments (low balance, failed purchase) and shipping bulk cancellation, accelerating fund availability and improving engagement.
- Recovered **$28K/week** via user-centric failed-purchase error modals offering lower-value packages & other payment options.
- Built **0-to-1** scalable systems: a **Smart Routing Engine** rerouting around failing providers, a **Deposit Bonus Reward system** with play-through requirements and bonus management for real money gaming, and **Responsible Gaming** tools.
- **Used strategic problem solving to find checkout drop-off** at payment selection; redesigned UX, added PSP fallback logic.
- **Operated in an AI-native PM workflow**: Claude for research, Technical PRD/spec drafting and mockups; vibe-coded an AI prototype in Claude Code/Cursor (for signup, store, purchase, shipping) pitching a new Oripa based Japan brand launch (**Live Demo**), accelerating the payment and fraud roadmap.
- **Improved fraud and chargeback matching accuracy** via Visa Verifi RDR/Inform APIs, ARN ingestion, rule-based thresholds and automated refunds. Automated the chargeback lifecycle (ingestion, collection for negative balance management, contesting) and led build-vs-buy decision, developing Representment automation in-house to reduce manual efforts.
- Eliminated ~**$150K**/month in bonus-abuse losses by designing rule-based real-time fraud detection that flags duplicate purchases of limited-offer packages across tabs and devices at account level with variable timeout windows.
- **Tracked transaction success rates** and error rates by PSP and payment method; triaged production bugs with Engineering, investigated error spikes and error codes, reduced error rates, and adjusted card routing between PSPs.
- Cut CS tickets by **42%** via payout status indicators; automated payouts, cutting processing time from 72h to under 8h.
- **Led initiatives end-to-end**, from discovery through delivery and iteration, owning roadmap prioritization and managing two 6-member tech squads (engineers, QAs, design), communicating strategy, trade-offs, and impact to senior stakeholders.

Product Manager, Payments & Compliance · Entain | Hyderabad, India | iGaming & Sports Betting (Global) Jan 2022 – Jun 2024
FTSE 100 global sports betting and gaming operator · Bwin, Ladbrokes, Coral, Sportingbet · Millions of users across regulated markets worldwide

- **Owned and drove quarterly payment and compliance roadmap** across Bwin, Ladbrokes, Coral, Sportingbet and other brands in regulated markets, owning delivery end to end (PRDs, UAT, business demos); delivered 2 compliant market launches, Sports Interaction (Canada) and Unikrn (Canada and Brazil) as white-label brand solutions with data migrations. Worked with PSPs, KYC/AML firms, banks and card schemes from API integration to post-launch monitoring.
- Scaled new payment methods to **~10%** of volume within 6 months by integrating banking, ewallets, vouchers, crypto (Aircash, DIAS, BVNK) for deposits and cashouts, cutting checkout abandonment and lifting conversion and transaction success rates.

- **Conceived and built Smart Routing Engine in-house**, detecting provider failure spikes (consecutive and cumulative errors) and approval-rate drops against thresholds to trigger real-time rerouting; with dynamic volume reallocation for degraded providers and automated health-check recovery, protecting transaction success rates for millions of users.
- **Devised Max Failures Deposits logic** to steer declined customers to other methods, cutting failures and processing costs.
- **Monitored transaction success and error rates** by PSP and card method; investigated error spikes with PSPs and Engineering, adjusted card routing between PSPs, and resolved 100+ incidents through RCA within TAT.
- Integrated **Account Name Inquiry (ANI)** for real-time bank-side name checks before deposits, curbing stolen-card fraud.
- **Led regulatory/compliance implementations with regulatory bodies** (Spain DGA, UKGC, US State GCs, KGC Canada); executed ARC player-protection features end to end (HVDD, MFDE) using user behavior, failure patterns. Cross-functional collaboration with engineering, design, risk, payment ops, compliance, legal, data science and analytics on regulatory product specs.

Product Manager, Digital Wallet & Consumer Payments · **ICICI Bank** | Mumbai, India | Digital Banking — Jan 2021 – Dec 2021

India's second-largest private bank · Products managed: Pockets digital wallet and Bharat Bill Payment System (BBPS)

- Drove **400%** registration growth and **300%** transaction volume growth for BBPS bill-pay categories by owning the quarterly roadmap, UX updates, payment flow redesigns, adding channels (incl. phone banking IVR) and extending autopay.
- **Unlocked a new B2B distribution channel** at zero incremental CAC, by enabling **Wallet-as-a-Service (WaaS)** powered on UPI rails, defining API integration specs for Indian startup and neobank partners and driving API adoption across channels.
- Delivered **UPI** updates and enhancements, improving UPI payment reliability and success rates in the wallet PPI product. Involved in IMPS and NEFT enhancements in the BBPS bill pay product and improving the reconciliations process.
- Maintained zero major SLA breaches across **100+** operational incidents through structured triage and root-cause analysis.

Business Analyst, Digital Transformation & Presales · **Kellton Tech** | Gurugram, India | FinTech & eCommerce — Apr 2019 – Dec 2020

Mid-size digital transformation consultancy · Solution Consultant for FinTech and eCommerce clients across India

- Contributed **INR 50M+** in new business through consultative selling **across B2B and B2B2C products**, owning proposals and delivery plans for FinTech and eCommerce clients and translating client goals into feature set, PRDs and phased delivery plans and giving product presentations and demos to clients and Sales team.
- **Performed competitive analysis** capturing market and industry trends to identify new business opportunities, and designed a content strategy to improve inbound lead conversions under the CEO's supervision.

Software Engineer, Banking & Payment Systems · **Infosys** | Pune, India | Enterprise Banking — Sep 2015 – May 2017

Global IT services firm (NYSE: INFY) · Agile product development for a banking client

- Reduced manual operational effort by **80%** by building and automating enterprise banking workflows for a global banking client. Accountable for writing code, creating user stories, sprint planning, UAT and product delivery.

SKILLS

Payment & Fraud Systems: UPI · eWallets · B2B Wallet-as-a-Service (WaaS) · PSP & APM Integrations · Payment Routing Engines · Crypto & Instant Bank Transfers · Deposits & Withdrawals · Payout Automations · Real time Fraud Detection · Transaction Monitoring · KYC/AML · 3DS/SCA · Visa Verifi Integrations · Chargeback Automation · SEON Risk Scoring · Payment Method Verifications

Analytics & Growth: Data-Driven Roadmap Prioritization · Funnel Analysis · A/B Testing (Optimizely) · Conversion Optimization · Behavioral Segmentation · SQL · Looker · Tableau

Product Strategy & Discovery: Product Strategy & Vision · Build-vs-Buy Decision Making · Quarterly Roadmap Ownership · User Research · Revenue & Cost Lever Management · Monetization Experiments

Execution & Delivery: · Cross-functional Squad Leadership · Stakeholder Management · Agile/Scrum · GTM · C-Suite Strategy Presentations · AI Native workflows (Discovery, Competitive Analysis, PRD & User Story Writing, UX and prototypes)

Tools: JIRA · Confluence · Figma · Retool · Claude Code · Vercel · Supabase · GitHub · Cloudflare · CRM (Bloomreach · SendGrid · Twilio)

EDUCATION

MBA, Marketing, Operations, Strategy & Analytics · **Indian Institute of Management Kashipur** — Jun 2017 – Mar 2019

BE, Electronics & Telecommunication Engineering · **University of Mumbai** — Jul 2011 – Jun 2015

AI PROJECTS

I build AI-powered side projects solo, from idea to shipped product, using Claude API, Claude Code, Vercel, and Supabase.

GLP Coach *[Early Stage]*: Full-stack health SaaS for GLP-1 medication tracking with AI-generated health insights. **Live Demo**

Alongside *[MVP]*: ADHD-friendly accountability companion helping users start tasks with AI task breakdowns. **Live Demo**

AI Pulse Newsletter for PMs *[In Development]*: AI newsletter scraping and summarising AI developments into PM use cases. **Live Demo**