

# AYUSH OJHA

+1 (314) 299-0513 | ayushojhah@gmail.com | LinkedIn: [linkedin.com/in/ayushozha](https://www.linkedin.com/in/ayushozha) | San Francisco, CA

## PROFESSIONAL SUMMARY

---

Fintech Product Leader with 7+ years of experience driving digital payments, AI-powered risk platforms, and consumer wallet products. Scaled payment platforms processing \$10M+ daily transaction volume and 3M+ monthly active users. Deep expertise in money movement, fraud/risk scoring, KYC/AML compliance, and ML-driven personalization. Proven track record of improving payment success rates by 23%, reducing fraud losses by 40%, and launching products that drove 85% YoY user growth. Technical fluency in REST APIs, Python, SQL, and experimentation frameworks with hands-on experience defining KPIs across payment success rate, authorization rates, chargeback ratios, and settlement performance.

## CORE COMPETENCIES

---

Digital Payments & Wallets | Risk & Fraud Management | KYC/AML Compliance | ML/AI Product Strategy | Payment APIs & Integrations | PCI DSS | A/B Testing & Experimentation | Cross-Border Payments | Merchant Acquiring | Chargeback Management | Product Roadmapping | Agile/SAFe/Scrum | SQL & Python | Data-Driven Decision Making

## PROFESSIONAL EXPERIENCE

---

**Morgan Stanley** | San Francisco, CA

*Senior Product Manager, AI Risk Analytics Platform | April 2024 - Present*

- Own product roadmap for AI-driven B2B risk analytics platform serving 500+ institutional clients, leveraging generative AI and predictive models to surface portfolio risk exposures and regulatory narratives
- Architected end-to-end ML pipelines with data science team, reducing model deployment time by 60% through standardized feature engineering, training, and monitoring frameworks with automated drift detection
- Defined REST API contracts and service boundaries for model serving, achieving 99.9% uptime SLA while meeting InfoSec, compliance, and audit requirements for \$2T+ AUM platform
- Led integration of LLM-based agents using RAG architecture, reducing risk report generation time by 75% while maintaining strict data access controls and explainability requirements
- Implemented feedback capture system for model calibration, reducing false positive rates by 35% and improving risk threshold accuracy across 12 asset classes
- Collaborated with 15+ relationship managers to create Python notebooks and reference integrations, accelerating client onboarding by 40% and driving \$5M+ in new ARR

**Khalti Digital Wallet** | Lalitpur, Nepal

*Lead Product Manager, Consumer & Merchant Platforms | May 2021 - August 2023*

- Led product strategy for Nepal's leading digital wallet serving 3M+ monthly active users and processing \$10M+ daily transaction volume across wallet funding, P2P, bill pay, and merchant checkout
- Drove 85% YoY user growth and 120% transaction volume increase by launching AI-powered recommendation engines for services, billers, and personalized offers based on behavioral data
- Improved payment success rate from 89% to 97% (+23% relative improvement) by redesigning checkout flows and optimizing payment routing logic across 8 banking partners
- Reduced fraud losses by 40% and chargebacks by 55% by partnering with data science to embed real-time ML fraud scoring into payment APIs with dynamic threshold tuning
- Decreased KYC drop-off rate by 30% through ML-powered risk-based onboarding that dynamically adjusted friction while maintaining AML compliance for 500K+ new users annually
- Built experimentation framework enabling 50+ A/B tests annually on pricing, rewards, and UX flows, generating \$2M+ incremental revenue through data-driven optimization
- Reduced payment-related support tickets by 45% by redesigning decline messaging and implementing proactive limit notifications in partnership with UX and CX teams

**Tekkon Technologies** | Kathmandu, Nepal

*Product Manager, Digital Payments Platform | April 2019 - May 2021*

- Led 0-to-1 launch of Manini Pay digital wallet and merchant payments platform, defining money movement flows for wallet top-ups, merchant payments, payouts, and refunds integrated with 5 card processors

- Designed event schemas and data pipelines enabling ML models for fraud detection and merchant segmentation, achieving 92% fraud detection accuracy and reducing false declines by 25%
- Increased merchant retention by 35% by deploying predictive churn models and prioritizing high-value merchant onboarding, support, and customized settlement terms
- Built real-time payment status APIs and webhooks serving 200+ merchants, reducing settlement inquiries by 60% through self-service dashboards and automated notifications
- Created developer documentation and SDKs (React, Python) that reduced merchant integration time from 4 weeks to 5 days, accelerating platform adoption by 3x

**Smartpalika** | Lalitpur, Nepal

*Associate Product Manager, Government Payments | September 2018 - March 2019*

- Drove digital transformation of government tax and fee payments across 20+ municipalities, converting paper-based processes to digital payment journeys serving 100K+ citizens
- Increased digital payment adoption by 150% by integrating local bank gateways and mobile wallets, reducing cash handling costs by 40% for municipal finance departments
- Designed reconciliation and audit reporting features enabling 99.5% accuracy in payment-to-settlement matching, meeting government financial compliance requirements

## **EDUCATION**

---

**Georgia Institute of Technology**

*M.S. Computer Science, Machine Learning Specialization | 2025 - Present*

**San Francisco Bay University**

*M.S. Computer Science | 2024*

## **CERTIFICATIONS**

---

Certified Scrum Product Owner (CSPO) | SAFe 6 Product Owner/Product Manager | SAFe 6 Agilist | Google Project Management | AI for Product Management (Pendo.io)

## **TECHNICAL SKILLS**

---

Languages: Python, SQL, JavaScript | Tools: Jira, Confluence, Tableau, Power BI, Mixpanel, Amplitude, Postman, Figma | Technologies: REST APIs, Webhooks, PostgreSQL, AWS, GCP, Docker, Kubernetes, Git | Frameworks: Agile, Scrum, Kanban, SAFe

## **AWARDS & RECOGNITION**

---

National Innovation Award, Government of Nepal (Digital Payments Infrastructure) | 4x Hackathon Winner (Udhyan Innovation Challenge, Deerhack, Code Brisk, Security Pal) | Hult Prize Regional Director (Global Finalist Team Mentor)