

Contact

www.linkedin.com/in/alialmas
(LinkedIn)
almasali.site/ (Portfolio)

Top Skills

Artificial Intelligence (AI)
Large Language Models (LLM)
AI Agents

Almas Ali

Building in Stealth | Co-Founded Z2P (Exited) | B2C FinTech | AI
Product Builder | Fintech Product Expert
Mumbai, Maharashtra, India

Summary

View my product portfolio: <http://www.almasali.site/>

Global product leader with 8+ years in B2C FinTech and lending platforms, specializing in end-to-end product delivery from 0-to-1 launches to scaling across APAC, CEMEA, and global markets. Currently serving as Senior Product Manager at PayMate, driving multi-million dollar revenue initiatives through different payment products like Supplier payments, Collections, Cross border payments, tax payments, utility and bill payments, etc. Core expertise spans P2P lending platform development, regulatory compliance frameworks, and customer-centric product philosophy focused on minimalist, intuitive user experiences. Led the creation of India's 3rd largest P2P lending platform (Z2P) with 500K+ downloads and 60K+ loans, while maintaining industry-leading 1.6% default rates through data-driven risk management and AI/ML behavioral analytics. Specialize in Make.com low-code automation, custom GPT integrations, API workflow optimization, and agile sprint leadership across cross-functional teams. Proven track record in reducing GTM timelines by 67%, improving KYC conversion rates by 20%, and driving \$20M+ quarterly revenue through strategic product launches. Passionate about building transformative fintech solutions that democratize financial access while maintaining regulatory excellence. Open to connecting with fellow global product leaders, founders, and innovators driving the future of financial technology.

Experience

Building in Stealth
Co-Founder
August 2025 - Present (4 months)
Mumbai, Maharashtra, India

PayMate

5 years 9 months

Lead Product Manager (Asst. Vice President)

April 2024 - July 2025 (1 year 4 months)

Mumbai, Maharashtra, India

- Led FinTech product launches across 4 APAC regions, cutting GTM time by 67% (90 to 30 days)
- Expanded product suite with cross-border payments, rent collections/ payments, tax modules, and auto-debit feature across regions
- Led ERP integrations (SAP Taulia, Oracle), unlocking enterprise accounts and new revenue streams
- Revamped 5+ regional web/mobile platforms using Agile frameworks
- Directed 7+ cross-functional teams, optimizing Agile delivery for faster feature releases
- Designed & executed international GTM strategies for CXO, compliance, and localization in new markets
- Managed RFP/RFI bids for MasterCard, RBI, and banks, winning institutional partnerships
- Developed prototypes for RBI and tax payment initiatives, strengthening government engagement and compliance trust

Senior Manager Product Delivery

June 2022 - March 2024 (1 year 10 months)

Mumbai, Maharashtra, India

- Led agile sprints across multiple products as Product Owner, delivering on schedule while driving cross-functional collaboration and optimizing development pipelines
- Reduced OTP and bank verification failures by 60% via fallback vendor systems, boosting funnel success
- Improved KYC funnel by 20%, registration by 6%, and card flow by 4% through data-led optimizations
- Led UAE, Singapore, and Australia rollouts with strong compliance, speeding regulatory approvals
- Expanded app analytics with Firebase, GA4, Branch, Clevertap to drive better data and product analytics
- Built automated MIS for real-time reports, saving 15% manual reporting hours weekly
- Pioneered localized KYC research, lowering rejection rates and aligning with evolving global norms

Senior Product Operations Manager

November 2019 - May 2022 (2 years 7 months)

Mumbai, Maharashtra, India

- Led GST Payments initiative driving \$20M Q1 revenue with 3 new strategic bank partnerships and successful GTM for B2B tax suite
- Launched MVP app for India and UAE, driving 300K+ SME registrations in first 12 months
- Co-created 'Sherlock' fraud engine with AI/ML-based behavioral analytics for real-time risk flagging
- Improved PAN KYC approvals by 10%, boosting conversion rates
- Cut app crashes by 45% through backend optimization, enhancing CX
- Lifted app rating from 3.7 to 4.3 through UX upgrades and backend optimization
- Automated CRM (ticketing, KYC) and launched WhatsApp chatbot for faster customer support
- Deployed Clevertap dashboards for real-time data culture, targeted marketing, and smarter feature releases

World Economic Forum

Global Shaper

April 2017 - June 2024 (7 years 3 months)

The Global Shapers Community is an initiative of the World Economic Forum which is a network of young people driving dialogue, action and change.

Z2P (Zaitech Technologies Pvt. Lt.)

Co-Founder & Chief Lending and Investment Officer (Chief Product Owner responsibilities)

August 2016 - October 2019 (3 years 3 months)

Mumbai Area, India

- Co-founded and scaled Z2P to become India's 3rd largest P2P lending platform by disbursement volume (0-to-1 platform development)
- Achieved 500K+ downloads and 60K+ loans processed with industry-leading 1.6% default rate through data-driven risk management
- Established comprehensive regulatory frameworks and compliance protocols aligned with RBI guidelines for P2P lending
- Led product innovation including AI/ML-based credit scoring, automated KYC workflows, and real-time risk assessment systems
- Created investment strategy and portfolio management systems for 100+ HNI lenders with sophisticated matching algorithms
- Built MVP from ground up, owned complete product roadmap, UI/UX design, and user growth channel strategy

- Implemented comprehensive data-driven MIS dashboards for lender performance analytics and borrower behavior tracking
- Managed end-to-end compliance, NBFC strategic partnerships, and technology vendor ecosystem onboarding
- Developed secure, scalable Lender Portal and multi-tier KYC verification workflows ensuring platform security and regulatory readiness
- Structured quarterly business reviews and built high-performing operating team of 30+ staff across product, tech, and operations

Shujat Technologies Pvt. Ltd.
Head of Business Development
August 2016 - February 2017 (7 months)
Bhopal. Chennai. Hyderabad

Gammon India Ltd
Summer Intern
July 2014 - August 2014 (2 months)

Education

Curious PM
Certificate, AI Product Strategy and Build Lab · (August 2025 - November 2025)

VIT University
Bachelor of Technology (B.Tech.), Civil Engineering · (2012 - 2016)

All Saints' School Bhopal
Mathematics · (2000 - 2011)