Daniel Osei

Product Manager, Payments | Product Owner

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PROFESSIONAL SUMMARY

Product manager with six years in fintech and B2B SaaS, owning payments and account management for small-business customers. Runs discovery with customers and support, defines success metrics before kickoff and ships in small increments with engineering. Recent focus on reducing churn and failed payments.

PROFESSIONAL EXPERIENCE

Product Manager, Payments *Apr 2023 — Present*

Kingsway Ledger · Toronto, ON

- Own the payments roadmap for 9,000 small-business customers, working with eight engineers, a designer and finance to prioritize reliability and new payment methods.
- Led discovery on failed card payments and shipped smart retries plus pre-expiry emails, recovering an estimated $410,000 in annual revenue that had been lost to involuntary churn.
- Launched pre-authorized debit with the partnerships team, defining compliance requirements with legal and reaching 1,200 adopting accounts in the first quarter.
- Introduced a lightweight opportunity review where engineering, design and support score ideas together, which cut mid-sprint scope changes noticeably.

Product Owner *Aug 2020 — Mar 2023*

Harbourline Insurance Digital · Toronto, ON

- Managed the backlog for a policy self-service portal, writing user stories with clear acceptance criteria for a team of six developers.
- Shipped online address and vehicle changes that moved about 30% of those requests away from the call centre within six months.
- Ran A/B tests on the quote flow with marketing, keeping the winning variant only after checking it held up across provinces.

EDUCATION

BCom, Information Systems — Queensway University *2020*

SKILLS

Technical: Product discovery, Roadmapping, OKRs, SQL, Mixpanel, Experimentation, Pricing and packaging, Jira, Figma, API products, Go-to-market planning, Stakeholder alignment

Certifications: Professional Scrum Product Owner I (PSPO I)