

# Ishan Malhotra

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## SUMMARY

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Fintech product leader with 10+ years of experience building regulated financial products from 0 to 1 — spanning embedded banking integrations, card issuance, money movement, and consumer-facing deposit experiences. At Marqeta, led the end-to-end launch of Uber Pro Card including a Griffin Bank-powered interest savings account: owning product definition, account opening flows, KYC/KYB compliance integration, and consumer UX from inception through launch. Deep technical fluency across API architecture, core banking integrations, Auth, and platform engineering — able to operate as a single-threaded owner across product, compliance, and engineering in highly regulated environments.

- Launched Uber Pro Card (B2B2C, 50K MAU, \$30M TPV) including embedded interest savings account built on Griffin Bank — owned frontend product, account opening flows, KYC/KYB integration, and regulatory disclosure UX end-to-end
- Defined integration contracts (KYC/KYB, PCI-DSS, Apple/Google Pay tokenization, 3DS authentication) enabling enterprise partners to launch regulated financial products on Marqeta's platform
- Delivered 0-to-1 fintech product generating \$500M GMV at Morgan Stanley — navigating compliance, Legal, and Finance alignment across a multi-year regulated product roadmap
- Led 3 PMs across a portfolio of card and banking products serving 500K+ end users; comfortable driving cross-functional alignment with Legal, Compliance, Risk, and Engineering leadership

## EXPERIENCE

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**Marqeta** | Toronto, ON

*Modern card issuing platform. Lead End-User Experiences — Uber Pro Card, Card-as-an-Ad, Copa Credit, White Label App, UX Toolkit.*

**Lead Product Manager**

Jan 2026 – Present

- Own end-to-end product and platform for Marqeta's End-User Experience suite — card issuance and lifecycle, money movement, customer onboarding, and banking integrations across Uber Pro Card (50K MAU, \$30M TPV), Card-as-an-Ad (500K MAU), and Copa Credit
- Lead 3 PMs; serve as product owner driving cross-functional alignment across Engineering, Compliance, Legal, Finance, and partner teams
- Launched In-App Apple and Google Pay tokenization, increasing card transactions 10% and generating \$450K incremental revenue
- Act as single-threaded owner for platform integration governance — defining API contracts, compliance readiness, and launch criteria for 20+ enterprise partners

**Senior Product Manager**

Sept 2024 – Dec 2025

- Led 0-to-1 launch of Uber Pro Card — Marqeta's first Mobile Native App — including an embedded interest savings account built on Griffin Bank integration; owned account opening flows, KYC/KYB compliance UX, APY display, and regulatory disclosure surfaces end-to-end
- Defined and shipped integration contracts (Auth0, KYC/KYB, PCI-DSS card management, Apple/Google Pay tokenization) enabling white-label mobile banking programs; partnered with Legal and Compliance throughout for regulatory readiness
- Launched in-app 3DS authentication, reducing card fraud 5% and saving \$200K in dispute costs — drove cross-functional alignment across Risk, Fraud, and Engineering
- Generated \$2M revenue in Q4 2024 leading 0-1 PCI-DSS compliant SDK Toolkit (12+ embeddable components) deployed by 20 enterprise customers; reduced partner integration time 40%

**Morgan Stanley (through Publicis Sapient)** | Toronto, ON

*Investment Management division — Exchange Fund products for high-net-worth individuals.*

**Product Manager**

May 2022 – Sept 2024

- Generated \$500M GMV in 2023 leading 0-to-1 development and launch of financial technology behind an Exchange Fund product — navigated compliance, Legal, and Finance alignment across a multi-year regulated roadmap

- Owned multi-year product roadmap for a product generating \$6B GMV yearly; drove quarterly stakeholder alignment across executive leadership
- Reduced time-to-acquire customers 10% by launching a 0-to-1 mobile-first Portfolio Recommendation Engine with personalized outputs for prospective HNW clients
- Saved 10% in employee time by implementing a Document AI LLM model for automated customer onboarding — reducing manual compliance review load

**Amazon** | Toronto, ON

*People eXperience and Technology (PXT) — Connections product serving 1.3M Amazon employees.*

**Senior Product Manager Intern**

Jun 2021 – Sep 2021

- Defined product strategy and roadmap for a campaign visualization tool used by Operations teams across 1.3M employees; reduced setup inefficiency 10%

**MobiKwik** | India

*India's largest fintech — Merchant Products and e-Wallet division.*

**Product Manager**

Feb 2018 – Sep 2020

- Launched co-branded consumer payments product generating \$80M GMV in 2020 through enterprise partnerships
- Built centralized Loyalty Cashback Platform roadmap leveraged by 50+ internal teams; saved \$2M in operational costs in 2019
- Decreased KYC/KYB completion time 42% by introducing ML-powered identity verification modules

**Team Lead, Engineering (4 Promotions)**

May 2014 – Feb 2018

- Engineered and managed architecture of fintech products generating \$400M GMV annually; led team of 15 Software Engineers

**EDUCATION**

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**Master of Business Administration (MBA) | Schulich School of Business, York University, Canada**

**Bachelor of Engineering, Computer Science | Vellore Institute of Technology, India**

**TECHNICAL SKILLS**

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Embedded Banking Integrations (Griffin Bank) | Deposit Product UX | KYC/KYB | PCI-DSS | 3DS Authentication | Card Issuance & Lifecycle | Money Movement | API Platform Management | Auth0 | Apple/Google Pay Tokenization | Google Analytics | Segment | Firebase | Java | Python | SQL | Machine Learning | AWS | Kafka | TensorFlow | Agile | Balsamiq | JIRA | Claude | Cursor