Harsh Thakkar

Senior Product Manager

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SUMMARY

Senior product manager with 12+ years in commercial banking, treasury and payments across North America and India. Built and launched virtual account management, liquidity and payment products at BMO, RBC Capital Markets and TD Securities, and now leads merchant acquiring products at Fiserv. Known for turning complex treasury problems into clear products, from discovery and roadmap to launch and adoption.

CORE EXPERTISE

Treasury & liquidity	Virtual account management, in-house banking, cash concentration, notional pooling, investment and MMMF sweeps, multi-entity structures, commercial deposits
Payments	ACH and wire payments, cross-border and FX payments, ISO 20022 messaging (pain, camt, MT), merchant acquiring, payment processing, settlement and reporting
Product management	Product vision and strategy, roadmaps, client discovery, requirements and prioritization, go-to-market, commercialization, adoption, KPI and performance management
Product development	Cross-functional leadership, executive communication, stakeholder and change management, Agile and SAFe delivery, risk and compliance (AML, KYC, OFAC)

CERTIFICATIONS

SAFe 6 Product Owner/Product Manager (POPM)	Aug 2024
Certified Scrum Product Owner (CSPO)	Aug 2022
Certified ScrumMaster (CSM)	Aug 2022

EDUCATION

Master of Science in Finance — May 2019
University of Massachusetts Boston

PROFESSIONAL EXPERIENCE

Fiserv

Berkeley Heights, NJ

Product Manager, Merchant Acquiring Solutions — Apr 2026 – Present

- Lead product development and enhancements for merchant acquiring across Fiserv platforms, covering merchant onboarding, payment processing, settlement and reporting for merchants and the partners who serve them.
- Set roadmap priorities with business, operations, technology and vendor teams, and turn them into clear product requirements that deliver scalable, reliable payment acceptance capabilities for merchants and partners.
- Manage integrations between acquiring services and payment platforms to speed up onboarding and processing.
- Use transaction data, merchant feedback and operational metrics to find opportunities and drive adoption.

BMO Commercial Bank

Toronto, ON

Digital Product Manager, Treasury and Payments Solutions — Jan 2025 – Apr 2026

- Owned treasury, liquidity and payment products for North American business and commercial banking clients.
- Built and managed product roadmaps from client needs, market and competitive analysis, and business priorities.
- Led ACH, wire and cross-border payment initiatives with technology, operations, risk and compliance partners.
- Moved traditional banking capabilities into intuitive, self-service digital journeys for commercial clients.
- Ran go-to-market with Sales, Marketing and Client Services to launch new products and drive client adoption.
- Defined and tracked product KPIs, and used the results and client insights to guide executive decisions.

RBC Capital Markets
Toronto, ON

Liquidity Product Manager
Jun 2023 – Sep 2024

- Led the rollout of virtual account management and liquidity products for the US Cash Management business.
- Set the roadmap for multi-entity structures, payables and receivables, in-house banking, MMMF sweeps and pooling.
- Wrote the product vision and strategy: value proposition, market opportunity, competition and go-to-market.
- Ran design-thinking discovery sessions with clients and turned the findings into features that lifted adoption.
- Aligned product features with AML, KYC and fraud controls in partnership with Risk and Compliance.
- Led change management (communications, training and readiness) to speed adoption and limit disruption at launch.
- Aligned engineering, sales, risk, compliance and commercialization teams on vision, strategy and execution.

TD Securities
Toronto, ON

Senior Business Systems Analyst
Jan 2023 – Jun 2023

- Led the technical implementation of virtual account management and international payments for cash management.
- Integrated core banking systems with US payment rails and defined API requirements for secure data exchange.
- Supported ISO 20022 (pain, camt) and MT payment messaging, aligned with AML, OFAC and KYC requirements.
- Turned business needs into specifications, user stories and acceptance criteria, and ran Agile ceremonies.
- Managed product and technology workstreams across timelines, risks and dependencies with engineering.

Scotiabank Digital Factory
Toronto, ON

Senior Business Systems Analyst
Feb 2022 – Jan 2023

- Led the technical implementation of Scotia Smart Investor, a digital product that recommends registered plans (RRSP, TFSA), non-registered plans, GICs and mutual funds that match each customer's risk appetite.
- Partnered with the design team to redesign the customer onboarding flow, cutting onboarding time by 15%.
- Defined requirements for deposit and investment products and microservice integrations that reduced manual errors.
- Led sprint planning, backlog refinement and sprint reviews to prioritize features against business goals.
- Ran hands-on QAT and UAT testing on builds and helped the QA team write test cases and scenarios.

Tata Consultancy Services · client: BMO
Toronto, ON

Business Analyst
Oct 2021 – Feb 2022

- Implemented Bill C-86 consumer-protection requirements at BMO, aligning bank systems with the new standards.
- Profiled and validated source data with Netezza SQL, and defined source-to-target mappings for ETL.
- Produced data models, data movement models and interface specifications, and supported UAT to sign-off.

Synechron
New York, NY

Senior Associate, Business Analyst
Nov 2019 – Oct 2021

- Delivered trading solutions for global cash equities and prime brokerage with engineering and product teams.
- Built a cost-benefit analysis of losses tied to a legacy system and presented the findings to client stakeholders.
- Wrote BRDs, functional specs and impact analyses, ran Scrum ceremonies, and tested APIs in Swagger.

Axis Bank
India

Business Analyst
Apr 2014 – Jun 2017

- Wrote business, functional and non-functional requirements and use cases for new banking system modules.
- Designed wireframes and mockups in Balsamiq for the new modules being added to the core banking system.
- Maintained change and requirements traceability matrices across the SDLC to track scope, timelines and budget.