

Safwan Zaheer

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GLOBAL FINTECH, PAYMENTS, & LENDING EXECUTIVE

Delivering market leadership through bold strategy, operational excellence, and transformative product & tech solutions.

FinTech executive with 20+ years of driving market-leading growth, product innovation, and operational excellence across global banks, PE/VC-backed FinTechs, and professional services firms. Deep expertise in Payments, Lending, Credit Cards, BNPL, Wallets, and Merchant Checkout - scaling businesses, launching industry-first solutions, and winning in competitive markets.

Known for building high-performing teams, delivering multi-\$M revenue growth, and launching industry-first products, I bring a unique blend of strategic vision, technical expertise, and hands-on execution to drive long-term market success.

CORE EXPERTISE & SKILLS

- ✓ **Product Leadership:** Designed and launched industry-first products like AI-driven lending platforms, Credit Cards, Installment Loans/ BNPL, and neobanks, delivering double-digit growth and setting new benchmarks for customer experience and operational efficiency.
- ✓ **Strategic Growth Enablement:** Spearheaded business strategies, GTM plans, and digital roadmaps that unlocked new revenue streams and expanded market share. Successfully exited a FinTech firm at a multi-\$M valuation through strategic positioning and execution.
- ✓ **Business Performance:** Owned E2E business performance, driving revenue, customer adoption, and operations KPIs. Partnered with sales, marketing, finance, risk, compliance, and cross-functional teams to set goals, secure buy-in, and execute key metrics. Used data-driven insights to build SLAs and deliver measurable results.
- ✓ **Digital Transformation:** Led enterprise-wide modernization driving revenue growth and enhanced customer experience through AI, cloud, and automation. Delivered 20-30% efficiency gains via process optimization, data analytics, and automation workflows, while maintaining risk controls and regulatory compliance.
- ✓ **Leadership & Change Management:** Built and led high-performing, cross-functional teams, fostering a culture of agility, innovation, and customer first mindset across complex, matrixed organizations.

Cross-Functional Team Leadership • GTM • Digital Transformation • FinTech • Product Development •
 Program Management • Core Banking • SDLC • POS • LOS • KYC/AML • A/B Testing • AI & Automation
 Data Analytics • Business Case/ROI • Strategic Partnerships • Executive Presence • SaaS • Customer Experience

PROFESSIONAL EXPERIENCE

autoMHatic Financial: PE backed Fintech Lender focused on Manufactured Home Loans. Exiting via M&A.
 Philadelphia, PA

2024-2025

CHIEF PRODUCT OFFICER

- **Strategic Exit:** Partnered with PE investors and CEO to enhance asset value through launch of AI-driven Lending product, Tech automation, and 25% growth in Loan Originations leading to an exit via M&A (2025).
- **AI-Driven Product:** Launched industry-first “Instant Decision” product, delivering full loan approvals in minutes, increasing approval rates 35% to 45% (+70% w/counter-offers), and modern LOS & POS for originations efficiency.
- **Data Modernization:** Spearheaded migration from legacy Data Warehouse to modern, cloud-based platform, driving data efficiency, enhanced security, and +20% cost savings while enabling agile, scalable analytics.
- **Growth Leadership:** Drove 25% growth in loan originations to \$100M+ annually, improved funding speed by 20%, and enhanced operational efficiency through automation and digital solutions – while maintaining risk controls.
- **Strategic Partnerships:** Partnered with an AI firm to develop a blockchain-based E2E Loan Performance product, eliminating investor data verification issues and boosting capital markets efficiency.

HUNDREDX: *Advisory Firm for Banks, Payment Networks, and Fintech.*
Philadelphia, PA

2019-2023**MANAGING DIRECTOR**

- **Neobank Launch:** Led the US launch of T-Mobile MONEY, a revolutionary neobank, scaling to 250K+ active consumers and delivering a seamless, customer-first digital experience.
- **BNPL & POS Lending Growth:** Designed and launched installment lending, payments, BNPL products, forged Bank and payment network partnerships to drive 30% adoption growth for FinTech clients.
- **Strategic Advisory:** Advised clients on digital transformation, product innovation, and GTM strategies, resulting in marked increases in profitability and market share.

LENDINGPOINT: *FinTech Lender focused on Personal and POS Loans.*
Kennesaw, GA/New York, NY

2021-2022**EXECUTIVE VICE PRESIDENT AND GENERAL MANAGER, POS LENDING**

- **Scaled POS Lending Business:** Grew funded volume from \$90M to \$250M annually across Dental, Elective Medical, and Home Improvement verticals, achieving record-high +20% net margins.
- **Embedded Finance Products:** Launched B2B and B2B2C embedded finance products, including installment loans inside of Invisalign’s mobile app (120M+ consumers) and BNPL solutions at 2500 merchant checkouts.
- **Operational Transformation:** Increased share-of-wallet from 1.5% to 8% through data-driven pricing, UI/UX enhancements, and hypothesis-driven A/B testing.

BM TECHNOLOGIES, formerly BankMobile (via HUNDREDX): *FinTech Banking-as-a-Service (BaaS) Provider*
Philadelphia, PA

2019-2021**HEAD OF PRODUCTS**

- **Neobank Product Launch:** Launched T-Mobile MONEY, led E2E product execution, core banking integrations (FIS), fraud prevention, KYC/AML, and ACH, maintaining compliance and risk controls and a seamless UI/UX.
- **GTM Execution:** Served as crucial bridge with T-Mobile, Bank partners, vendors, and marketing teams executing on GTM plan helping to scale the neobank to 250K+ active consumers.

KPMG US
New York, NY

2016-2019**HEAD OF FINTECH**

- **Strategic vision:** Built KPMG’s US FinTech service line from scratch, performed effectively as an active member of Global FinTech leadership team, growing consulting practice to \$5M in yearly revenues.

- **Digital Banking Transformation:** Spearheaded launch of a digital banking platform for Top 20 Bank, achieving +\$M in deposit volume and serving 15M+ consumers.
- **Client Growth:** Increased customer retention by 35% and transaction volume by 45% for a credit card firm through the launch of FinTech-like credit and debit card products.

ACCENTURE

Philadelphia, PA

2015-2016

DIRECTOR, DIGITAL PAYMENTS

- **Payments Growth:** Delivered high-impact digital payments, transformation, strategy and product development services to Financial Services and Retail clients, increasing company brand reputation and repeat business.
- **Payments Wallet:** Introduced a Payments Wallet and Merchant Commerce Portal for a Fortune 6 Retailer, driving \$250M+ in payment volume within 5 years.

BARCLAYS US

Wilmington, DE

2012-2015

DIRECTOR, DIGITAL PAYMENTS PRODUCTS

- **Mobile Payments Leadership:** Launched a Mobile Payments Wallet for consumers and SMBs, achieving \$500K in transaction volume and 25+ merchant partnerships. Later white-labeled for co-brand credit card partnerships.
- **Strategic Partnerships:** Partnered with Google Wallet and Mastercard to achieve “top of wallet” exposure for co-brand credit cards.

*Addition Experience as Strategy Consultant in **Peppers & Rogers Group**; Sr. Manager/ Product Manager (Mobile Products) and Wireless Engineer in **Nokia/ Alcatel-Lucent**. (2001-2011)*

BOARD & ADVISORY ROLES: Fiat Growth (2023-Present), NewChip Accelerator (2022-2023), Blockchain Founders Fund (2020-Present), LOYYAL Inc. (2016-2018).

EDUCATION

Massachusetts Institute of Technology (MIT), Cambridge MA

- Master of Science in Engineering and Management

Texas A&M University, College Station TX

- Master of Science in Electrical Engineering
- Bachelor of Science in Electrical Engineering (Cum Laude)

***Listed on 3 U.S. Patents.**