

Niara (Nia) Mamontova | Product Manager, Product Owner

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SUMMARY

Product Manager / Product Owner - experienced in both product strategy and hands-on delivery of enterprise platforms across fintech, SaaS, and e-commerce. Skilled in driving product strategy and execution, aligning cross-functional teams, and delivering scalable, data-driven solutions in regulated environments.

Key achievements:

- **Namecheap (~\$300M global SaaS platform)**: Led modernization of user management, pricing, and payment services supporting 11M+ users; improved authentication reliability by 30%, reduced payment failure rates by 18%, and strengthened PCI compliance across high-volume global checkout systems; implemented A/B testing for checkout and authentication flows to improve conversion and reduce user friction.
- **On-line Residential (\$1.2M modernization)**: Modernized ERP platform and built CRM platform from scratch, integrating subscription pricing, billing, payments (Stripe, PayPal, ACH), analytics, and multi-tenant financial workflows; improved ROI by 25%; defined and executed A/B tests on pricing models and user flows to optimize conversion and customer retention.

CORE SKILLS

- **Product Ownership**: Product vision, roadmap development, MVP definition, backlog ownership, prioritization, product scaling, go-to-market readiness, stakeholder alignment, data-driven decision-making, A/B testing, experimentation
- **Domain Expertise**: FinTech, SaaS, e-commerce, banking, AI decisioning, onboarding, KYC/KYB/KYM, loan processing, CRM, identity, pricing, payments, subscription billing, regulated systems
- **Technical Expertise**: API integrations (Stripe, PayPal, ACH, Experian), SQL, AWS, Salesforce, Figma, Balsamiq, Google Analytics, Power BI, Jira, Confluence, Swagger, ServiceNow, ERP/CRM modernization, multi-tenant SaaS, cloud migration, mobile (iOS/Android)
- **AI Product & Evaluation**: AI-driven workflows, decisioning systems, model output validation, performance monitoring
- **Delivery**: Scrum, SAFe, PI Planning, release management, UAT, CI/CD coordination, incident governance, risk management, dependency management, KPI dashboards, executive reporting, cross-functional collaboration

EXPERIENCE

Plat.AI – Senior Business Analyst, Scrum Master | Los Angeles, CA | 2025 – 2025

FinTech • AI Underwriting • Credit Decisioning • Regulatory Compliance

- Defined multi-step decisioning workflows for an AI-driven underwriting platform, translating risk models into scalable system logic, enabling consistent automated approval and decline decisions across auto loan and mortgage products
- Evaluated AI-driven decision outputs, identified inconsistencies, and refined decision logic to improve accuracy and system performance
- Led API integrations with financial institutions and credit bureaus (Experian), managing data exchange and incident resolution, stabilizing automated decisioning workflows and reducing manual intervention
- Facilitated Agile ceremonies and managed Jira configuration, dependencies, and risk tracking, improving team delivery predictability across distributed engineering and risk teams
- Built Power BI dashboards for leadership, increasing visibility into delivery progress and decisioning performance

DXC Technology (Project: Capital Group) – Product Owner | Irvine, CA | 2024 – 2025

Financial Services • Investment Servicing • CRM Platforms • Cloud Systems

- Migrated legacy data storage to AWS, improving scalability, resilience, and audit transparency in a SEC/FINRA-regulated environment
- Led CRM migration (marketing, HR workflows) to Salesforce – as-is analysis, gap analysis, to-be design
- Built Tableau dashboards and KPI reporting for leadership visibility into delivery progress and production readiness
- Coordinated production incident resolution via ServiceNow, reducing system downtime
- Set up Agile environment from scratch – Jira, PI Planning, sprint planning, grooming, retrospectives
- Facilitated stakeholder demos and requirements sessions with architects and business stakeholders

On-line Residential – Product Manager | New York, NY | May 2019 – Apr 2024

B2B/B2C SaaS • ERP/CRM • Multi-Tenant Billing & Payments

- Modernized a legacy ERP platform (olr.com), reducing manual effort and improving operational efficiency

- Built a CRM from scratch (linecity.com) – web and mobile, including go-to-market execution and agent subscription flows
- Delivered key features across both platforms – AI search, reporting and analytics, IAM, payment integrations (Stripe, PayPal, ACH), and third-party APIs (Google Maps, Mailchimp, etc.)
- Owned product strategy – market analysis, roadmap, backlog, risk and dependency management, A/B testing, and Google Analytics for conversion and retention analysis
- Built Power BI dashboards, including KPI reporting for leadership
- Managed high-volume traffic during peak periods (e.g., Black Friday)
- Led cross-functional teams through end-to-end delivery – engineering, QA, and UX/UI
- Partnered with stakeholders on requirements, demos, and sign-off

Namecheap – Product Owner | Phoenix, AZ | Nov 2016 - May 2019

Global SaaS & E-commerce • Identity • Payments • Security

- Led two engineering teams – IAM/security (OAuth 2.0, 2FA, OpenID) and checkout/payments, supporting 11M+ users globally
- Migrated IAM and payments areas from legacy to microservices – as-is analysis, gap analysis, to-be design, cross-module dependencies management
- Delivered mobile applications (iOS and Android) for identity and commerce
- Integrated payment systems – PayPal, Visa, MasterCard, AmEx, Bitcoin
- Managed high volume traffic during peak periods, ensuring platform stability (Black Friday, etc.)
- Coordinated cross-functional dependencies and releases across teams
- Ran PI Planning with global stakeholder demos streamed via YouTube
- Partnered with customer support and UX/UI designers on platform improvements
- Production incident coordination and resolution

EDUCATION

U.S. equivalency verified by World Education Services (WES):

MS, Computer Science

Ukrainian State Engineering Pedagogical Academy, Ukraine

MS, International Business Management

V.I. Vernadsky Taurida National University, Ukraine

CERTIFICATIONS

Certified Business Analysis Professional (CBAP) • Professional Scrum Product Owner (PSPO I) • Professional Scrum Master (PSM I) • Atlassian Certified Agile Development with Jira