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Objective

- To provide executive leadership in product strategy and portfolio ownership, driving enterprise-wide vision, innovation, and measurable business outcomes. Leveraging strategic thinking, organizational leadership, and strong executive partnerships to align technology investments with business priorities, build high-performing product organizations, and maximize long-term enterprise value.

Professional Experience Summary

- 21+ years of leadership and expertise in merchant acquiring payments and transaction processing, spanning merchant acquiring, issuing, and end-to-end payment ecosystems.
- Lead multiple Agile delivery pods, removing impediments and ensuring consistent delivery of priority based customer-focused increments in an Scrum/Scaled Agile environment.
- Deep hands-on Agile Product Ownership experience, facilitating and participating in key ceremonies including daily stand-ups, sprint and program increment planning, backlog refinement, demos, retrospectives, Scrum of Scrums, and cross-team delivery/product syncs.
- Recognized payments SME, driving knowledge transfer and promoting best-practice adoption across teams and the broader business unit.
- Effective relationship building with internal teams, customers, vendors, and external partners to drive alignment and outcomes.
- Led the design and delivery of payment acceptance solutions with deep domain expertise, balancing customer needs, operational realities, and technical constraints.
- Demonstrated program and project leadership across small-to-large initiatives, coordinating diverse stakeholders and managing competing priorities.
- Collaborative, approachable leader, known for reliability, strong teamwork, and a willingness to share knowledge and elevate others.
- Strong analytical and problem-solving capability, with disciplined root-cause thinking and a results-driven approach to resolving complex issues.

Professional Awards and Recognition

- **Annual** TD Award Winner (x4)
- Quarterly TD Award Winner (x7)
- **Patents** (x3)
  - US-11062548-B2 - Card reader tampering detector
  - US-11127005-B2 - Network and method for clearing point-of-sale terminal pre-authorizations
  - US-12008553-B2 - Session data network and method of processing session data

Professional Experience

APRIL 2026 – PRESENT

Product Group Owner / Merchant Solutions, Business Banking, Toronto

- Lead and coach Product Owners/PODs to deliver customer value with strong Agile execution.

FEBRUARY 2024 – MARCH 2026

Product Owner / Payment Acceptance POD and Merchant Profile, Pricing and Settlement POD, Merchant Solutions Group, Business Banking, Toronto

- Own two mission-critical Merchant Solutions domains: **Payment Acceptance** responsible for point-of-sale transaction authorization for both issuing and acquiring, and **Merchant Profile, Pricing and Settlement** responsible for reconciliation of transactions between our merchants and the payment card networks, and ensuring merchants are billed and paid on time.
- Ensure successful delivery of high-impact initiatives including quarterly payment card network compliance releases, regulatory/code-of-conduct changes, strategic programs, and currency initiatives.
- Create, maintain, and continuously re-prioritize a value-focused backlog (user stories/epics) to maximize customer and end-user value.
- Provide story-level governance: define/align acceptance criteria, and accept/reject completed work based on Definition of Done.
- Own defect management and prioritization, balancing stakeholder inputs and competing priorities while maintaining delivery momentum.
- Serve as primary escalation point and communication hub for product changes, backlog priorities, risks/issues, and progress updates across business and technology partners.
- Actively communicate product changes, priorities, and progress to business, technology, and leadership.
- Partner across business, technology, and control/shared-service groups to proactively align, integrate, and remove dependencies.
- Foster an Agile culture rooted in transparency, collaboration, and engagement.
- Tackle unique, ambiguous problems with broad impact, using innovative thinking to shape solutions and influence technical/functional direction.
- Align with fellow Product Owners and senior leaders to maintain and advance existing and new products by building and maintaining a prioritized backlog, removing delivery impediments, and continuously incorporating customer feedback.

JULY 2023 – JANUARY 2024

Manager / POS Development, Testing and Support, TD Merchant Solutions, Toronto

- Led and developed a high-performing POS Development, Testing, and Support team, coaching and enabling team members to succeed while delivering multiple concurrent initiatives.
- Streamlining processes to standardize functionality and improve cardholder/merchant experience; influenced suppliers and drove clear, achievable scope definitions across key releases and upgrades.
- Drove critical cross-functional initiatives through strong vendor and stakeholder leadership, including KBB/DUKPT implementation (PCI-aligned key injection and onboarding readiness) and Axium/Boston Pizza early release (taking ownership of application evolution and issue resolution across suppliers).
- Provided leadership-level decision support on strategic evaluations, playing a key role in reviewing Tap-to-Phone RFI responses, leading vendor discussions, and shaping recommendations that supported product selection.

JULY 2015 – JUNE 2023

Senior Integrations Lead / TD Merchant Solutions, Toronto

- Led payment network compliance programs, including impact assessment, scope definition, and delivery oversight for front-end payment acceptance solutions.

- Led high-profile merchant integration programs end-to-end—owning requirements through certification, implementation, and post-launch readiness—to deliver fully functional payment acceptance solutions from discovery to launch.
- Owned resolution of critical production issues impacting merchant acceptance and payment network data integrity and driving root-cause remediation.
- Served as a trusted SME and advisor, providing strategic guidance, technical consultation, and recommendations to internal and external stakeholders on payment solutions and integrations.
- Partnered with diverse stakeholder groups to design and deliver innovative payment capabilities, aligning business objectives, technical feasibility, and customer outcomes.
- Collaborated closely with Product Management to shape roadmaps and enhancements, ensuring investment decisions were informed by merchant needs, risk, and value.
- Coordinated integration and certification efforts across TD Merchant Solutions, ensuring timely delivery and adherence to merchant, regulatory, and network requirements.
- Built and maintained strong cross-functional partnerships with Relationship Managers, IT leaders, Business Leads, Project and Product Managers, Sales Support, and external vendors.
- Drove continuous improvement in delivery processes, recommending and implementing strategies to enhance speed, quality, and predictability of payment solution execution.

MAY 2012 – JUNE 2015

Product Manager / TD Merchant Solutions, Toronto

- Advised internal teams and external clients on integrated payment solutions, ensuring fit-for-purpose designs that align with business goals and operational realities.
- Partnered with a broad ecosystem of stakeholders—including value-added resellers, device manufacturers, and third-party payment software providers—to deliver scalable, compliant solutions.
- Led solution design and vendor collaboration, leveraging strong technical expertise to develop innovative capabilities and ensure high-quality implementation.
- Accountable for end-to-end coordination of Point-of-Sale integration and certification programs, aligning internal and external teams to deliver for tier-1 and tier-2 merchant portfolios.
- Directed merchant Point-of-Sale integration, certification, pilot, and rollout activities, ensuring readiness, risk mitigation, and successful production adoption.
- Developed and delivered training and coaching for internal partners on payment solutions and transaction processing.

SEPTEMBER 2005 – APRIL 2012

IT Solutions Developer / TD Technology Solutions, Toronto

- Designed, developed, and unit tested enhancements across multiple authorization system initiatives, including network compliance and feature delivery.
- Authored comprehensive technical and delivery documentation, including solution design specifications (SDS), deployment strategies, release plans, and implementation/change-management artifacts to support governance and audit readiness.
- Led the planning and execution of end-to-end testing—integration, system, and performance—ensuring quality, stability, and production readiness across releases.
- Conducted system impact assessments for proposed changes, identifying risks, dependencies, and downstream impacts to inform delivery decisions.
- Led delivery and certification of front-end payment acceptance solutions, ensuring end-to-end readiness across devices, hosts, and merchant environments.
- Developed, refined, and maintained certification test scripts and automation assets, improving coverage, repeatability, and time-to-certification.
- Owned device security compliance submissions, assessing required artifacts and coordinating internal approvals to meet security and brand requirements.

- Provided strategic technology guidance and solution recommendations, partnering with stakeholders to enhance payment capabilities and implementation approaches.
- Delivered risk assessments and impact analyses, recommending mitigation strategies and driving alignment on best-path solutions.
- Built internal applications and utilities to increase delivery efficiency, including a management forecasting tool, cryptographic utilities, and a script/results repository database.
- Enabled business and technology partners through training, supporting adoption of new payment solutions, certification processes, and operational procedures.
- Managed key injection and key management initiatives for existing and newly introduced payment devices, ensuring secure handling and operational continuity.
- Owned requirements, testing, deployment, and support documentation for device key injection solutions, supporting reliable rollout and ongoing operations.

Core Competencies and Skills

Leadership
- People Management
- Risk Management
- Mentoring, Training, Guidance
- Build Strong Communication and Relationships
- Process Improvement
- Design and Innovate New Products/Features/Enhancements
- Project Management

Transaction Ecosystems
- Merchant Reconciliation
- Authorization, Clearing/Settlement
- Payment Applications, Devices, and Host Integrations
- Terminal and Card Acceptance

Digital and Standard Payments
- EMV Contact and Contactless
- In-App, Mobile and Form Factor
- Digital Wallets and 3D Secure

Test Tools, Simulators
- ICC Solutions/UL (Collis)
- MasterCard MTIP
- Galitt Kanest
- Visa VTS/CDET/ADVT

Assets
- Scaled Agile Framework (Scrum/Kanban)
- Release management
- PMLC and SDLC
- Analytics, Problem Investigation and Resolution
- Impact Assessment
- Customer operations and support

Payment Solutions
- Fully/Semi/Standalone Integrated/eCommerce
- Mobile Solutions
- Pay-at-Pump
- Account Funding

Encryption Solutions
- Merchant and Payment Card Network Tokenization
- End-to-End and P2PE Encryption

Payment Security
- Cryptography
- Host Security Modules
- Key Injection
- Certificate Management

Specifications and Standards
- Payment Card Network Interfaces and Operating Regulations
- PCI (PTS, DSS, PIN, P2PE)
- Terminal Acceptance Guides
- Compliance Mandates
- EMV Books (Contact and Contactless)
- Single/Dual Message
- ACI SPDH, ISO8583
- Givex and ValueLink

Payment Applications
- Verifone FiPay
- Eigen MiraServ
- Tender Retail Multi
- Bambora eCommerce
- Ingenico t/CPX
- Verifone XPI

Networking
- Firewalls
- Routing
- VPN/MPLS/Open

Semi Payment Interfaces
- NBS NOIR, Ingenico Tetra

Education

2005 - Computer Programming and Analysis / Seneca College

2003 - Computer Science / York University

References

Available upon request.