

Anshul Bagai

24+ years of Experience

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US Patent Holder <https://tinyurl.com/4ydn6hxt>

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Joining Time: Immediately | CTC: Rs. 60 Lacs/pa (Fixed)

Chief Technology Officer (CTO) | FinTech, RegTech & AI-Driven Product Platforms (US Patent Holder)

Technology executive with 24+ years of experience owning and scaling FinTech, Payments, RegTech and AI-driven product platforms across global markets.

TECHNOLOGY & PLATFORM LEADERSHIP

1. AI, Machine Learning & Generative AI (applied to real-world fintech, payments, and compliance use cases)
 2. Cloud-Native Product & Platform Architecture (AWS, Azure, multi-tenant, high-availability systems)
 3. FinTech & Payments Systems (PayIn, Payout, Cross-border Remittance, Escrow, Banking Rails)
 4. Microservices & Secure API Platforms (regulated, audit-ready systems at scale)
 5. Data Platforms (SQL, NoSQL, analytics-driven architecture)
 6. Mobile & Web Platforms (enterprise-scale applications across web and mobile)
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Seasoned technology executive with 24+ years of leadership experience across FinTech, payments, SaaS, and regulated platforms, operating in global markets.

1. Held senior leadership roles including **CTO, Senior Director of IT, Vice President, Program Head, and Global Delivery Leader**, owning technology strategy and execution in the fintech domain
2. Played a **technology leadership role** in **two \$100M+ startup exits**, contributing across product innovation, scaling engineering organizations, and enterprise readiness
3. Brings **18+ years of international experience** across the **USA, Canada, Singapore, and Europe**, leading globally distributed teams and complex, cross-border programs
4. Strong expertise in **product strategy, platform engineering, revenue enablement, and P&L ownership**, aligning technology roadmaps with business growth
5. Proven ability to **build and scale high-performing teams** (30 - 180+), deliver mission-critical platforms, and manage large enterprise clients
6. Recognized for **techno-commercial leadership**, bridging business objectives, regulatory requirements, and engineering execution
7. Deep domain exposure across **FinTech, BFSI, RegTech, SaaS, Healthcare, Gaming, Real Estate, and Social Platforms**
8. Successful in both **startup and enterprise environments**, consistently delivering results under tight budgets, regulatory pressure, and aggressive timelines

EXECUTIVE & BUSINESS LEADERSHIP CAPABILITIES

1. Technology Strategy & Executive Leadership
2. Board, Founder & Investor Technology Advisory
3. Product Strategy, Roadmaps & Market Execution
4. End-to-End Delivery & Program Governance
5. Engineering Org Design, Team Building & Mentorship

6. Financial Ownership: Budgeting, Cost Optimization & P&L
7. Risk, Security & Regulatory Governance
8. Cross-functional Leadership across Product, Sales, Compliance & Operations
9. Revenue Enablement & GTM Technology Support
10. Long-term Technology Vision, Roadmapping & Platform Modernization

INDUSTRY & DOMAIN EXPERTISE

- **FinTech & BFSI** - Payments, Remittance, Banking Integrations
- **RegTech** - AML, KYC, Transaction Monitoring, Compliance Platforms
- **PayIn & Payout Systems** - Escrow Accounts, Settlement & Reconciliation
- **AI-Enabled Product Platforms** - Multi-tenant, Cloud-native Systems
- **EdTech** - Scalable Learning & Marketplace Platforms
- **IoT & Device-Integrated Systems** - Secure Hardware - Cloud Architectures

PROFESSIONAL EXPERIENCE

Technology Advisor (FinTech – PayIn & Payout Platforms) | India | September 2025 – December 2025

Engaged as a short-term **Technology Advisor** to an India-based fintech company, providing guidance on **merchant PayIn and Payout platforms**, AWS-based cloud architecture, banking integrations, and reconciliation workflows. The engagement focused on scaling high-volume payment systems, improving operational reliability, and aligning platforms with regulatory and business requirements.

1. **PayIn & Payout Platforms:** Advised on UPI collections and real-time merchant payouts with integrations to **IDFC First Bank, YES Bank, Airtel Payments Bank, and Jio Payments**.
 - Supported platforms processing **multi-million INR transaction volumes and 5+ million transactions**.
 - Improved transaction stability, throughput, and settlement reliability.
2. **Reconciliation & Cloud Architecture:** Guided reconciliation, settlement workflows, and **AWS cloud implementation** for scalable and audit-ready systems.
 - Strengthened reconciliation accuracy and exception handling.
 - Improved platform availability and operational visibility for high-volume payment flows.

Head of Solutions Engineering | FlexM Private Limited | INDIA | December 2023 – July 2025

Joined FlexM as **Senior Director of IT** and promoted to **Head of Solutions Engineering** in April 2025. Led the architecture, development, and delivery of flagship fintech products **FlexRemit** and **FlexBiz**, supporting multi-country, multi-currency payment ecosystems, high-volume financial transactions and enterprise clients. Acted as the **de facto technology owner**, aligning platform strategy, compliance readiness, scalability, and enterprise onboarding with business growth objectives. Drove adoption of AI-assisted analytics and monitoring to improve transaction intelligence and operational visibility.

1. **FlexRemit:** Spearheaded the development and global rollout of a **multi-currency, multi-lingual** cross-border remittance platform (web & mobile) across **Canada, Singapore, and Africa**.

- Integrated with **banking rails and payment partners** including **NIUM, eSewa, MTB Bank** etc.
 - Delivered **6 enterprise client go-lives within 5 - 6 months**, executing parallel deployments across regions
 - Defined **deployment frameworks, SLAs, and release plans**, reducing onboarding timelines by ~40%
 - Acted as **Product Evangelist**, adapting product capabilities to shifting regulatory and cross-border payment trends
2. **FlexBiz**: Led engineering delivery of a **PayIn & Payout platform** for **India and Singapore**, with deep integrations into **NUPAY (India) and DBS Bank (Singapore)**.
 - Enabled high-volume transaction processing with **real-time monitoring**, reconciliation, and audit readiness
 - Improved transaction success and processing reliability through tighter banking and compliance integrations
 3. Owned **RegTech, AML, and KYC implementation**, ensuring **100% regulatory compliance** across jurisdictions and enabling faster audits, partner approvals, and client onboarding.
 4. Designed and scaled SaaS, **multi-tenant cloud architecture** on AWS, supporting **multiple clients on a single platform** with strict data isolation.
 - Improved platform scalability by 3× while optimizing infrastructure costs by ~25%
 - Maintained **99.9% platform uptime** across production environments
 5. Built and led a **30+ member cross-functional team** spanning backend, frontend, DevOps, QA, and security.
 - Reduced release cycles from **6 weeks to 2 weeks** by improving CI/CD pipelines and delivery governance
 - Lowered production issues by ~35% through engineering standards and proactive monitoring
 6. Played a critical role in **pre-sales and solutioning**, partnering with sales teams to demonstrate FlexM's fintech and cloud capabilities, contributing directly to **new enterprise client wins**.

Founding CTO & Product Leader | OVE TOUCH N GO | INDIA & USA | March 2020 – December 2023

OVE Touch N Go is an innovative startup committed to revolutionizing the payment landscape with its world-first patented fingerprint payment system. I led and developed the entire development team of 25+ team members & cutting-edge technology, hardware integration, and business strategy.

- **US Patent**: Spearheaded the development of patent-based technology for the startup, serving as the primary inventor of this groundbreaking innovation. I meticulously navigated the entire **U.S. patent process, including revisions and the creation of comprehensive architectural documentation, to meet the stringent requirements of the USPTO**, ultimately securing the patent.
- **Startup Inception**: Spearheaded company's formation, bringing it from nascent idea to a thriving business by outlining core mission, driving technological innovation, and orchestrating resource allocation to accelerate growth/ market penetration.
- **Cloud based Fingerprint Payment System**: Pioneered development of groundbreaking patented fingerprint payment system, streamlining financial transactions for greater user convenience, security, and efficiency.
- **Hardware Integration**: Orchestrated seamless integration of custom IoT fingerprint devices with cloud-based application architecture, empowering the fusion of state-of-the-art secure technology and hardware interaction for a robust and reliable user experience.

Joining Time: Immediately | CTC: Rs. 60 Lacs/pa (Fixed)

- **Team Building:** Expertly navigated complex startup ecosystem, securing essential funding and assembling a high-performing team of diverse talent to propel the company's vision, scale operations, and achieve both short-term & long-term vision.
- **Management & Cross-functional Leadership:** Skilled in project management methodologies, resource allocation, and budget oversight. Effective at fostering collaboration and communication among team members, ensuring project alignment and successful outcomes. Experienced in mentoring and coaching team members to drive professional development and continuous improvement.

Sr. Vice President | MYZEAL IT SOLUTIONS PVT. LTD. | INDIA & USA | April 2010 – November 2021

MYZEAL IT Solutions delivers innovative technology solutions and consulting services to clients globally. I drove business growth, cultivated talent, and spearheaded strategic initiatives that bolstered the company's market presence.

- **Business Entity Management:** Lead Sr. Program Manager for Separate Entity MYZEAL IT Solutions for FCS Software Solutions Limited as offshore consulting company in 2010, overcoming challenges of rapid growth and business expansion in a competitive landscape. Delivery Management, Program Management, along with Budgeting & Finance Management.
- **Team Building & Growth:** Grew from a team of 3 to 180+ employees by cultivating a culture of excellence, hiring top talent, and implementing training and mentorship programs to foster employee development, retention, and overall success.
- **Business & Technology Vision:** Spearheaded company's strategic vision, aligning product management, program management, and other vital activities to accelerate innovation, and strengthen the company's market position.
- **Product Vision & Strategy:** Directed Program vision, strategy, and release plans, including business case formulation, proof of concept presentation, prototyping, partner guidance, and detailed requirement analysis for maximum growth impact.
- **Cross-functional Leadership:** Led and supported engineering, sales, and marketing teams to achieve revenue and customer satisfaction goals, fostering collaborative environment that empowered teams to excel and adapt to evolving conditions.
- **SAAS Product Development:** Developed detailed engineering plans and processes for staff to follow, building and maintaining a robust portfolio of SAAS products to serve the company's diverse clientele and meet ever-changing industry demands.
- **Business Opportunity Identification:** Identified potential business opportunities, including new markets, growth areas, trends, customers, products, and services, enabling the company to stay ahead of the curve and capitalize on emerging trends.
- **Customer & Team Coordination:** Acted as primary interface between customers, product managers, and engineering teams, ensuring effective coordination with geographically distributed teams and promoting seamless project execution.

EARLIER EXPERIENCE

Program Manager (Technical) | FCS SOFTWARE SOLUTIONS LIMITED | INDIA | October 2006 – October 2009

FCS Software Solutions focuses on providing cutting-edge technology services and solutions to businesses. Program Manager (Technical) successfully built and expanded the Microsoft Technologies Centre of Excellence, nurturing a high-performing team and delivering exceptional client results.

Product Manager | RM MEDNET SOLUTIONS | GURUGRAM | August 2005 – July 2006

RM MedNet Solutions provides healthcare IT solutions for diverse medical needs. Project Manager ensured timely project delivery, optimized processes, and enhanced client satisfaction.

Project Manager | SECOND FOUNDATION | CHANDIGARH | February 2004 – July 2005

Second Foundation specializes in custom software development services. Project Manager guided teams to achieve successful project outcomes, meeting client requirements and fostering innovation.

Project Lead | KRING TECHNOLOGIES | GURUGRAM | May 2003 – February 2004

Kring Technologies offers bespoke software development and IT consulting. Project Lead facilitated project execution, streamlined workflows, and promoted collaboration for optimal results.

Team Lead | MASPAR TECHNOLOGIES PRIVATE LIMITED | DELHI | April 2002 – April 2003

Maspar Technologies delivers tailored software solutions to businesses. Team Lead nurtured talent, managed resources, and drove team performance to deliver high-quality software solutions.

Sr. Developer | SAKSHYM SOFTWARE | DELHI | August 1998 – March 2002

Sakshym Software focuses on providing custom software development services. Sr. Developer contributed technical expertise, collaborated with teams, and delivered innovative software solutions for clients.

EDUCATION, PROFESSIONAL DEVELOPMENT & CERTIFICATIONS

- US granted Patent <https://tinyurl.com/4ydn6hxt>
- Certificate in Generative AI
- Certificate in The Ultimate Guide to AI and Machine Learning
- AWS Cloud Practitioner
- Microsoft Certified Professional
- Certified Scrum Master
- SAFe Certification
- 3 years Diploma from NIIT (MCA Equivalent)
- Graduate from Delhi University

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