

# SOUMYA RANJAN MOHAPATRA

Highly accomplished FinTech leader offering progressive experience in strategic partnership development and execution. Seeking Director of Strategic Partnerships role to leverage expertise in fostering mutually beneficial relationships within the payments ecosystem, driving revenue, and exceeding organizational objectives.

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## PROFESSIONAL SUMMARY

- Accomplished FinTech professional with extensive experience in building and managing strategic partnerships within the payments ecosystem.
- Proven ability to drive revenue growth, increase market share, and enhance customer engagement through innovative payment solutions.
- Expertise in navigating the complex regulatory landscape of the FinTech industry, including NPCI guidelines and RBI regulations.
- Successfully launched and scaled new payment products and services, including UPI Autopay and RuPay Credit, resulting in improved issuer activation and merchant retention.
- Managed a significant GMV portfolio, demonstrating strong financial acumen and business development skills.
- Proficient in developing and executing go-to-market strategies for new payment technologies and services.
- Experience in negotiating and managing relationships with key financial institutions, including NPCI, Mastercard, Visa, and various banks.
- Deep understanding of the product lifecycle, from conception to deployment and ongoing enhancements.
- Skilled in data analysis and leveraging insights to optimize issuer engagement strategies and increase reward redemption rates.

## TECHNICAL SKILLS

UPI Payments    FinTech    Payment Gateways    Tokenization    BBPS    NPCI Guidelines    RBI Regulations    Product Lifecycle  
Data Analytics    Payment Solutions

## WORK EXPERIENCE

### Lead -Partner Growth

**Twidpay (Bengaluru, India)** (Jan 2025 - Present)

Drives the growth of TWID's partner ecosystem by onboarding and managing issuer partnerships, fostering user engagement, and implementing innovative payment solutions to drive financial returns and market expansion. Integrates loyalty programs into offline payment channels and leverages data analytics to refine engagement strategies, ensuring alignment with organizational objectives.

- Orchestrated strategic onboarding and management of issuer partnerships to enhance TWID's online redemption ecosystem, optimizing financial institution returns.
- Developed & Implemented growth strategies to revitalize inactive card portfolios and amplify issuer investment on the platform, improving platform engagement.
- Integrated loyalty point redemption capabilities into offline transactions via TWID's UPI application, broadening opportunities for loyalty firms.
- Expanded issuer reach and utility by cultivating sub-agent networks leveraging TWID's Bharat Bill Payment System (BBPS) infrastructure.
- Implemented real-time redemption solutions at point-of-sale and online checkout, elevating payment convenience and usage.
- Collaborated with issuers to institute reward and recognition initiatives that bolstered customer loyalty and engagement initiatives, increasing platform usage.
- Refined issuer engagement strategies via data analytics to differentiate customer segments and improve reward redemption frequency.

#### Achievements:

- Improved financial institution returns through the strategic management of issuer partnerships within TWID's online redemption ecosystem.
- Elevated customer loyalty and strengthened issuer engagement by instituting strategic reward and recognition initiatives

### SENIOR MANAGER - PRODUCT PARTNERSHIPS

**Flipkart (BANGALORE, IN)** (Mar 2022 - Jan 2025)

Drives strategic partnerships within the Fintech and Insure-tech sectors, shaping user-focused solutions aligned with Flipkart's business goals. Leads product lifecycles from conception to deployment, focusing on innovation in payment solutions like EMI and BNPL. Manages key relationships with financial entities (NPCI, Mastercard, Visa, banks).

- Orchestrated strategic partnerships in the Fintech and Insure-tech sectors, spearheading user-focused solutions in alignment with Flipkart's business objectives and facilitating global expansion.
- Guided the evolution of Cleartrip's payment and travel insurance features, leading to improved product roadmaps and progressive consumer experience enhancement.
- Administered full product lifecycles, from conception to deployment and ongoing enhancements, solidifying Flipkart's market presence and strategic positioning.
- Pioneered integration of cutting-edge payment options such as EMI and BNPL, bolstering transactional confidence and streamlined operations.
- Engaged with key financial entities, including NPCI, Mastercard, Visa, and various banks, to negotiate advantageous terms, underpinning a widespread adoption of innovative payment solutions.

#### Achievements:

- Successfully integrated innovative payment solutions, such as EMI and BNPL, to boost transactional confidence and streamline operations.
- Instrumental in enhancing Cleartrip's payment and travel insurance features, resulting in significant improvements to the product roadmap and enriching consumer experiences.

### LEAD CORPORATE RELATIONSHIP SOUTH

**National Payments Corporation Of India (NPCI)** (Aug 2021 - Feb 2022)

Drives corporate relationships in the South region by partnering with merchants and banks to deploy and optimize payment solutions (UPI Autopay, RuPay Credit). Leads merchant onboarding for regulatory compliance (tokenization, VPA). Supports UPI expansion and advises partners on payment product design.

- Collaborated with strategic merchants and issuing banks to design and deploy payment constructs like UPI Autopay and RuPay Credit, which improved issuer activation metrics, merchant stickiness, and customer lifecycle engagement.
- Spearheaded merchant onboarding and communication to ensure seamless compliance with RBI's tokenization and VPA regulations, contributing to ecosystem alignment and future readiness.
- Orchestrated the launch of tokenization for RuPay cards across major e-commerce platforms, elevating user experience and security standards, while enabling issuers to future-proof their card portfolios.
- Enabled recurring debit and credit constructs on UPI and RuPay, introducing new revenue and retention levers for both merchants and issuing partners.
- Supported UPI's international expansion and guided merchant-acquirer collaborations to scale RuPay/UPI-based offerings across new categories and geographies.
- Advised merchant partners on payment product design, value proposition, and campaign strategies to drive user activation and repeat transactions, leveraging NPCI insights and benchmarks.

#### **Achievements:**

- Improved issuer activation metrics and merchant stickiness through the development and deployment of innovative payment constructs like UPI Autopay and RuPay Credit.
- Elevated user experience and security standards by orchestrating the successful launch of tokenization for RuPay cards across major e-commerce platforms.

## **REGIONAL KEY ACCOUNT MANAGER**

### **Pine Labs (Jun 2019 - Jul 2021)**

Manages key accounts in the region, overseeing a substantial GMV portfolio. Engages with C-level executives to improve market positioning and drives Value-Added Services (VAS) initiatives. Prioritizes client retention and satisfaction by cultivating lasting business relationships.

- Oversaw a significant Monthly Gross Merchandise Value (GMV) portfolio, indicating robust account management and financial acumen.
- Drove strategic discussions and business engagements with C-level executives to enhance Pine Labs' market positioning and uncover avenues for Value-Added Services (VAS) initiatives.
- Fostered lasting business relationships with key clients, focusing on client retention and satisfaction, positioning Pine Labs as a preferred partner.
- Identified and implemented VAS initiatives which contributed to the organization's revenue growth while elevating merchant engagement and satisfaction.

#### **Achievements:**

Demonstrated robust account management and financial acumen by managing a significant Monthly Gross Merchandise Value (GMV) portfolio.

## **MANAGER**

### **Paytm (Jun 2016 - May 2019)**

Drives digital transformation within government entities by integrating Paytm's payment solutions and by managing key client relationships. Works in collaboration with multidisciplinary teams in devising and implementing customized digitization strategies.

- Pioneered digital transformation for government entities through the integration of Paytm's payment solutions nationwide, modernizing traditional payment frameworks.
- Cultivated pivotal client relationships across government sectors, effectively managing a portfolio that realized a Gross Merchandise Value (GMV).
- Collaborated with multidisciplinary teams to devise and implement customized digitization strategies, ensuring streamlined execution and high client satisfaction levels.
- Consistently surpassed revenue goals in a competitive, results-driven environment.

#### **Achievements:**

- Realized a Gross Merchandise Value (GMV) through effective management of key client relationships.
- Distinguished as a top performer through consistent surpassing of revenue goals in a highly competitive environment.

## **BUSINESS DEVELOPMENT MANAGER**

### **India Homes (May 2012 - Jun 2016)**

Guides the clients successfully in property acquisition and leasing for commercial and residential projects. Provides clients with tailored investment advice

- Guided clients through the intricacies of real estate transactions, ensuring successful property acquisitions and investments.
- Demonstrated expertise in the leasing and sales of commercial and residential properties.
- Provided investment advisories tailored to client needs, optimizing financial outcomes.

## **EDUCATION**

### **MBA (2010)**

Acharya Institute of Management, Bangalore, Bangalore, India

### **Bachelor of Business Administration (2006 - 2009)**

Punjab Technical University

## **ACHIEVEMENTS**

- Awarded Customer Centricity Award for FY22 for significant contributions to enhancing user experiences within FinTech solutions.
- Awarded Customer Centricity Award for FY23 for exceptional performance in improving user experiences in digital payments.

## **SKILLS**

**Core Competencies:** Strategic Partnership Development, Business Growth Strategy, Client Relationship Management, Payment Solutions Consulting, Regulatory Compliance Management

**Soft Skills:** Negotiation, Relationship-building, Leadership, Communication, Problem-solving

## HOBBIES

FinTech Innovation, Strategic Networking, Data Analytics, Payment Solutions, Business Strategy

## LANGUAGES

English, Hindi, Odia