

PHILIP ZAAYMAN

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PRODUCT MANAGER | PAYMENTS, AI-ASSISTED DISCOVERY & DIGITAL PRODUCT EXPERIENCE

Professional Summary

Product Manager with experience across payments, FinTech, iGaming, casino, digital subscriptions, wallets, onboarding, reporting, Content Management Systems (CMS), Value-Added Services (VAS), e-learning, and back-office platforms.

Focused on user-facing payment experiences, checkout certainty, orchestration, reconciliation, trust, signal-led product discovery, delivery-ready product work, and product ownership.

Uses AI tools to support product discovery, research, synthesis, structured thinking, requirements drafting, product documentation, prototyping, and clearer product decisions.

Strong at moving product work from unclear signals into scoped requirements, aligned backlogs, delivery-ready user stories, acceptance criteria, and clearer cross-functional decisions.

Experienced working with distributed product, engineering, UX, QA, compliance, commercial, marketing, support, finance, operations, and external payment-provider teams.

CORE SKILLS

- **Product Management:** Product discovery, product strategy, roadmap planning, opportunity framing, backlog shaping, product requirements, user stories, product briefs, product documentation, product analytics
- **AI-Assisted Product Work:** AI-assisted research, AI-assisted discovery support, synthesis, requirements drafting, product documentation, ideation, prototyping, structured analysis, ChatGPT, Claude
- **Payments & FinTech:** Payment acceptance, user-facing payment experiences, checkout certainty, orchestration, reconciliation, wallets, onboarding, payment integrations, transaction platforms.
- **Delivery & Product Ownership:** Product ownership, delivery-focused product management, backlog shaping, backlog refinement, sprint planning, Agile delivery, Scrum, user stories, acceptance criteria, delivery readiness, stakeholder alignment, QA collaboration, compliance alignment, cross-functional delivery
- **UX & Analysis:** Customer journey mapping, process flows, wireframes, user research, competitive analysis, funnel optimisation, support-ticket insight reviews
- **Tools:** Jira, Azure DevOps, Confluence, Jira Product Discovery, Figma, FigJam, Miro, Google Analytics, Amplitude, FullStory, SQL, Power BI, Tableau, Databricks, DataDog

SELECTED PRODUCT HIGHLIGHTS

- Product Manager focused on payment acceptance, user-facing payment experiences, checkout certainty, orchestration, reconciliation, trust, and delivery-ready product work.
- Delivery-focused Product Owner experience turning discovery signals, stakeholder needs, and operational constraints into delivery-ready requirements, user stories, acceptance criteria, and backlog decisions.
- Delivered product work across FinTech, iGaming, payments, wallets, onboarding, reporting, CMS, VAS vending, e-learning, casino, sportsbook, and digital subscription ecosystems.
- Used customer, merchant, support, operational, product, and data signals to clarify problems, shape requirements, and support product decisions.
- Worked with distributed teams across product, engineering, UX, QA, marketing, support, finance, compliance, commercial, operations, and external payment providers.
- Defined product requirements, user stories, process flows, prototypes, back-office functionality, payment integrations, product documentation, and delivery-ready specifications across multiple platforms.
- Used AI tools to support research, synthesis, discovery, requirements drafting, product documentation, ideation, prototyping, and structured analysis

PROFESSIONAL EXPERIENCE

Ozow (Pty) Ltd | Product Manager: Payment Acceptance

Remote | Aug 2023 – Present

Product Manager in payment acceptance, focused on user-facing payment experiences, checkout certainty, orchestration, reconciliation, trust, and delivery-ready product work.

Work includes roadmap priorities, customer and merchant needs, business goals, compliance requirements, technical constraints, operational context, product discovery, UX collaboration, stakeholder alignment, and delivery capacity.

Translate customer feedback, merchant signals, product metrics, stakeholder input, and market context into problem statements, delivery-ready user stories, requirements, acceptance criteria, and backlog decisions.

Use AI tools to support product discovery, research synthesis, structured thinking, product documentation, requirements drafting, and prototyping

Keep stakeholders aligned through clear communication of product priorities, progress, risks, trade-offs, and upcoming decisions.

Self-Employed | Product Management Consultant

Remote | Nov 2018 – Jul 2023

Industries: iGaming, Casino, FinTech, Informal Retail, Payments, e-Learning, VAS Vending

Worked independently with startups and established digital businesses across product strategy, discovery, requirements definition, backlog shaping, roadmap planning, delivery support, payment flows, onboarding, reporting, and back-office systems. Supported delivery-focused product ownership by turning business goals, stakeholder needs, and customer signals into clearer product direction, usable requirements, delivery documentation, aligned backlogs, and cross-functional delivery decisions.

- Casino777.nl | Contract / Freelance Product Manager

Remote

- Shaped and managed the product roadmap for user-facing casino functionality, with a focus on onboarding, payments, localisation, CMS optimisation, and customer journey improvements.
- Translated product goals into user stories, requirements, prototypes, process documentation, and delivery-ready specifications for remote technical, QA, design, payments, back-office, and marketing teams.
- Monitored onboarding and payment funnel performance to identify friction, support optimisation decisions, and improve customer experience across multiple languages.
- Supported ongoing CMS changes and localisation improvements to keep product content, promotions, and user journeys aligned across markets.
- Worked with payment partners on payment integrations, including PayPal, PaySafeCard, and InPay.

- Go121 / Flash Group | Contract Product Manager / Business Analyst

Hybrid / Remote

- Helped define and deliver customer-centric FinTech product capabilities across onboarding, payments, wallets, transaction flows, reporting, training, and back-office functionality.
- Converted customer, market, and competitor insight into product requirements, process flows, transaction diagrams, and delivery documentation.
- Mapped user lifecycle journeys across onboarding, payments, training, transactions, product catalogue management, and e-learning content.
- Worked across the full engagement stack, including front end, back end, database, CMS, third-party integrations, and operational reporting.
- Collaborated with remote design, development, marketing, support, usability, and stakeholder teams to move product ideas from concept through testing and delivery.
- Supported back-end and front-end testing to validate functionality, identify gaps, and improve release readiness.

- BetOnline.ag, SportsBetting.ag, TigerGaming.com, Wild Casino | Digital Product Manager

Remote

- Managed digital product work across sportsbook, poker, and casino platforms for both mobile and web experiences.
- Balanced end-user experience and back-office operational needs across product roadmap, backlog, stakeholder requirements, and delivery priorities.
- Gathered stakeholder input and user feedback to identify product improvements, clarify requirements, and support roadmap decisions.
- Worked with globally distributed design, development, and QA teams to deliver improvements across player-facing and internal product areas.

Showmax / MultiChoice | Senior Business & Product Analyst

Johannesburg, South Africa | Feb 2017 – Dec 2018

Initial role: Operations Product Manager

- Analysed digital products, internal systems, operational processes, and third-party integrations to identify product gaps, delivery opportunities, and areas of customer or business friction.
- Worked with Finance, HR, Partner, Product, and development teams to gather requirements, shape solutions, and prioritise improvements aligned to business goals.
- Managed Africa roadmap inputs and helped integrate regional priorities into central product and development streams.
- Developed business cases for features, enhancements, and operational improvements to support prioritisation and stakeholder decision-making.
- Supported payment and billing improvements across credit and debit cards, vouchers, discount codes, and in-app payment integrations.
- Worked with CRM teams on retention tooling, including Mandrill and Braze, to support customer engagement and lifecycle communication.
- Managed relationships with third-party software providers, payment providers, banks, and service partners, including CyberSource, FiServ, First Data, PayU, and iPay.
- Analysed, sourced, and supported implementation of an HR onboarding app to improve internal onboarding processes and user experience.

Verpakt Management Services | Product Manager Casino

Johannesburg, South Africa | May 2015 – Jan 2017

- Led product management for player-facing and back-office casino experiences across Vegas Partner Lounge, supporting eight brands across multiple platforms.
- Represented Product at Exco level as Head of Product, bringing product priorities, customer experience, platform needs, and delivery considerations into senior decision-making.
- Focused on player experience improvements across acquisition, retention, UX, localisation, and platform optimisation.
- Worked closely with UX, design, development, and QA teams to shape, refine, and deliver new product features.
- Used competitive research and industry analysis to identify product opportunities and inform roadmap decisions.
- Managed localisation requirements across different markets, including regulatory, language, and product experience considerations.
- Coordinated daily scrums and stand-ups across design, development, and QA teams to maintain delivery focus and remove blockers.
- Managed relationships with software suppliers and third-party product and payment providers.
- Led junior product managers, business analysts, and QA team members across product delivery and operational support.

Derivco | Back-Office and Third Party Product Manager

Durban, South Africa | Oct 2008 – Apr 2015

- Managed back-office and third-party product capabilities supporting acquisition, marketing, integrations, and operational platform needs.
- Owned product roadmaps, functional specifications, wireframes, specification reviews, and product documentation across the product lifecycle.
- Worked with clients and internal teams to understand product performance, track KPIs, manage issues, and recommend practical alternatives or improvements.
- Supported integration of land-based products into cloud-based back-office platforms, helping bridge legacy operational needs with newer digital product environments.
- Collaborated across product, client, technical, and third-party teams to clarify requirements, resolve product gaps, and support delivery of back-office platform improvements.

Earlier Career: Marketing, Digital Strategy & Customer Experience

Jan 1990 – Sep 2008

- ThoughtCorp - Interactive Marketing Consultant
- TBWA - Digital Strategic Planner
- IBM SA - Systems Marketing Planner
- Microsoft SA - Customer Service Manager
- M-Net / MultiChoice Direct Response - Direct Marketing Representative

EDUCATION

Private

- 2002 – 2003 - **M.Phil.** (Information Technology) - University of Johannesburg
- 1994 – 1995 - **B.Com. (Hons)** Marketing Management - UJ (RAU)
- 1990 – 1993 - **B.Com.** (Marketing Management) - UJ (RAU)

CERTIFICATIONS & CONTINUOUS LEARNING

- **Certified Scrum Product Owner** - Scrum Alliance
- **IQBBA** Certified Foundation Level Business Analyst
- **Product Strategy & Brand Management** - Wits Business School
- **Strategic Planning Certificate** - AAA School of Advertising
- **Artificial Intelligence Micro-Certification** - Product School
- **Product Strategy Micro-Certification** - Product School
- FinTech Product Management / Digital Payments - Udemy
- AI, Data Models, APIs & Product Management - Continuous Learning

TOOLS

- **Product & Delivery:** Jira, Azure DevOps, Confluence, Jira Product Discovery, Asana, Trello, Monday.com
- **Research & Analytics:** Google Analytics, Amplitude, FullStory, Crazy Egg, Mixpanel, Tableau, Power BI, Kibana, Databricks, DataDog
- **Design & Mapping:** Figma, FigJam, Miro, Balsamiq, Draw.io, Lucidchart, Adobe Creative Cloud
- **AI-Assisted Product Work:** ChatGPT, Claude, AI-assisted research, product discovery support, requirements drafting, product documentation, ideation, prototyping, and analysis
- **Technical:** SQL, HTML, CSS, REST APIs, CMS platforms
- **Collaboration:** Slack, Microsoft Teams, Google Workspace