

SASHANK VEMURI

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SENIOR PRODUCT OWNER / PRODUCT MANAGER | DIGITAL BANKING | COMPLIANCE & PRIVACY
PLATFORMS | WORKFLOW AUTOMATION

PROFESSIONAL SUMMARY

Senior Product Owner / Product Manager with **12+ years in banking and fintech** — including over a decade owning products end-to-end and driving business analysis — delivering compliance-driven digital banking platforms for **U.S. Bank, JPMorgan Chase, ADCB, and Mashreq Bank**. Deep expertise in customer privacy/preference management, multi-product roadmap ownership, regulatory compliance (GLBA, TCPA, FCRA, CAN-SPAM, CALFIPA), and enterprise system integrations. Proven track record of defining product OKRs, authoring user stories, prioritizing backlogs, and driving cross-functional Agile delivery, including GTM alignment, in regulated banking environments.

CORE COMPETENCIES

Product Ownership: Product Vision, Multi-Product Roadmap, OKRs, Backlog Prioritization, User Stories, KPIs, GTM Alignment, Tech Debt Planning

Compliance & Regulatory: GLBA, TCPA, FCRA, CAN-SPAM, CALFIPA, ISO 9001/27001, Consent Management, Audit Traceability

Workflow & Process: Workflow Automation, BPMN, Process Modeling, Salesforce Workflows, ARIS, Process Optimization

Enterprise Integrations: API Integrations, Core Banking, Data Platforms, Multi-System Orchestration

Commercial Lending Platforms: LoanIQ, ACBS (Advanced Commercial Banking System), Oracle FLEXCUBE (core banking / LMS), commercial loan servicing & origination workflows

Agile Delivery: Scrum, Sprint Planning, Backlog Refinement, Cross-functional Leadership, UAT/SIT Coordination

Tools & Analytics: Jira, Confluence, Salesforce, ARIS, Tableau, Power BI, Figma, Mural, Splunk, Swagger, SQL

AI & Prototyping: Microsoft Copilot, GitHub Copilot, Replit, Lovable, Prompt Engineering

KEY ACHIEVEMENTS

Privacy & Email Marketing Preferences Platform | *U.S. Bank* | 2025

↳ **60% reduction in manual overrides** | **19M+ users impacted** | **~\$750K operational savings** | **NPS +8 points**

Replaced a single legacy public web form with one micro-frontend across the public site, online banking, mobile web and native app, translating GLBA/TCPA/FCRA/CAN-SPAM/CALFIPA requirements into consent workflows. Launched in phases (public site Sep 2025; online banking and native app Nov 2025). **Drove** a standalone Do-Not-Call page requiring only a phone number; 100% API uptime since go-live.

LIBOR-to-ARR (SOFR) Regulatory Transition | *JPMorgan Chase* | 2021–2022

↳ **Zero disruptions across 3 geographies** | **20% reduction in post-release issues**

Spearheaded the LIBOR-to-ARR regulatory transition for commercial lending across 3 geographies with zero disruptions, owning backlog and delivery across LoanIQ and ACBS commercial loan servicing platforms and authoring BRDs/FRDs. **Reduced** post-release issues by 20% through rigorous UAT planning and built Tableau dashboards for transition tracking and release-readiness reporting.

Banker Experience Evolution (BEE) — Entitlement-Driven Navigation | *U.S. Bank* | 2023–2024

↳ **30% faster release cycles** | **40% redundancy reduction** | **99% adoption rate**

Designed and delivered an entitlement-driven navigation system for branch banking staff across 5 personas (branch banker, manager, teller, wealth manager, sales executive), dynamically surfacing role-relevant workflows via JSON-based access controls. **Drove** 99% adoption through iterative UAT with branch staff before production rollout.

PROFESSIONAL EXPERIENCE

COGNIZANT TECHNOLOGY SOLUTIONS – HYDERABAD

Jul 2021 – Present

Consulting Manager – Product Manager | Privacy & Email Marketing Preferences, U.S. Bank | 2024 – Present

- **Own** backlog and delivery for privacy and email marketing preferences (**19M+ users**, ~30M email contacts) as PO for a ~12–15-person scrum team; translated **GLBA, TCPA, FCRA, CAN-SPAM, CALFIPA** requirements with risk, compliance and legal
- **Cut** manual overrides **60%**; coordinated integrations across 5 enterprise systems
- **Onboarded** Wealth, Investment and Amazon Partner Card email brands — compliant unsubscribe for ~**450K** investment customers
- **Built** a Preference Delivery Framework from scratch: reusable story templates so every new regulatory preference follows one checklist
- **Authored** 300+ user stories, improving feature adoption **25%** and cutting release cycles **30%**; maintained 94% Epics Predictability and 100% API uptime since Sep 2025 go-live
- **Manage** 6 Senior Consultants (reporting-line, since 2022) — performance reviews, career development, staffing

Consulting Manager – Product Manager | Banker Experience Evolution (BEE), U.S. Bank | 2023 – 2024

- **Owned** entitlement-driven access controls for 5 banker personas, validated with branch staff via Replit/Lovable prototypes — 30% faster releases, 40% less redundancy, 99% adoption

Senior Consultant – Product Owner | JPMorgan Chase, Fiserv, Adidas | 2021 – 2023

- **Spearheaded** JPMorgan Chase's LIBOR-to-ARR (SOFR) transition across 3 geographies with zero disruptions on LoanIQ and ACBS; cut post-release issues 20% and built Tableau transition-tracking dashboards
- **Managed** alerts & controls migration backlog at Fiserv spanning 800+ financial institutions; cut migration issues 40%

MPHASIS LIMITED – HYDERABAD

Nov 2019 – Jun 2021

Product Owner – Commercial Cards Platform | Client: JPMorgan Chase

- **Owned** product backlog and delivery for Salesforce-based platform supporting JPMorgan Chase Commercial Cards business operations and customer data management
- **Led** Salesforce workflow automation — raw data file ingestion, workflow-driven actions and notifications — reducing manual effort **25%** and increasing user engagement **30%**

SHELL INFOTECH – BUSINESS SYSTEM ANALYST (DELOITTE GLOBAL INDIA)

Feb 2019 – Jul 2019

- **Defined** KPIs and reporting requirements for analytics solutions; delivered dashboards enabling performance monitoring and data-driven decision-making

GRADMENER TECHNOLOGIES – BUSINESS ANALYST, TRADE FINANCE (MASHREQ BANK)

Apr 2018 – Dec 2018

- **Delivered** business analysis for AutoRec, an OCR-based LC/BG automation cutting turnaround from days to minutes; defined ICC/UCP workflows and pulled SQL test data with the database team for SIT/UAT

VALUELABS LLP – BUSINESS ANALYST, DIGITAL BANKING (ADCB, UAE)

2016 – 2017

- **Improved** processing turnaround time by **30%** through workflow optimization; led UAT, incl. the loans module in ADCB's FLEXCUBE migration, with SQL test-data pulls

MAVERIC SYSTEMS – TEST ENGINEER (CITIBANK, GULF INTERNATIONAL BANK BAHRAIN)

2013 – 2015

- **Executed** UAT for Oracle FLEXCUBE CASA and Inventory modules at Citibank; SIT for the Loan Management System at Gulf International Bank (Bahrain)
- **Collaborated** with Internal Audit teams on **ISO 9001** and **ISO 27001** compliance reviews; supported external audit engagements

EDUCATION

Executive PGDM – Financial Services, Loyola Institute of Business Administration

B.E. Computer Science, Anna University

CERTIFICATIONS & TRAINING

- **Certified Scrum Product Owner (CSPO)**
- **Digital Product Management** – University of Virginia
- **Product Analytics** – Pendo Academy
- **ARIS Business Process Modelling Training** – Software AG (BPMN, Use Cases, Swimlanes, Workflows)