Rafay Khan

Senior Product Manager | AI and Fintech Platforms

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PROFILE

Product manager and engineer by training who builds AI and fintech platforms: a digital brokerage app processing $16B of trades a year, a first-to-market embedded supply chain finance platform, GenAI credit underwriting, robo-advice and post-trade software live at four banks. Six years taking products from discovery and design to launch, working hands-on with engineering, data and design teams, and shipping safely in regulated markets. MEng (First Class) from the University of Nottingham, specializing in artificial intelligence. Looking for senior product roles in fintech, AI or digital banking.

KEY ACHIEVEMENTS

- Led the end-to-end redesign of a retail brokerage platform; online trade value grew 10% to $16B a year and service times fell from hours to minutes.
- Launched a first-to-market digital supply chain finance product, with a target of more than $1B in financing.
- Own the roadmap for GenAI-assisted credit underwriting, automating loan proposals and credit documents for corporate lending.
- Shipped 50+ features across AI, lending, cross-selling and regulatory change; Excellence Award, Corporate Banking.

EXPERIENCE

Bank Albilad — Riyadh, Saudi Arabia

Product owner in the corporate digital team, building AI lending and embedded finance platforms for a listed Saudi bank

Assistant Manager, Product Development and Delivery, Corporate Banking — Jul 2023 to Present

- Lead an AI loan origination platform: GenAI-assisted credit underwriting with automated proposal and document generation, improving turnaround time and customer satisfaction.
- Built a first-to-market embedded supply chain finance platform from zero, owning product, platform design and go-to-market, targeting $1B+ in financing.
- Digitized trade finance journeys on web channels: customer wait times down 25%, one full-time role of manual work automated and carbon footprint halved.
- Own product vision, roadmaps and backlogs for the lending platforms, prioritized with product analytics, OKRs and customer research; 50+ features shipped.
- Work daily with engineering, data and design squads, turning risk and compliance controls into product requirements so features ship safely.
- Corporate Banking Strategy Champion since Jan 2025, shaping go-to-market plans for embedded finance. Excellence Award (Corporate Banking) for delivery and impact.

DirectFN — Riyadh, Saudi Arabia

Fintech software company building trading, wealth and post-trade platforms for banks and brokerages across the Middle East

Manager, AI and Innovation Strategy — Jan 2022 to Jun 2023

- Principal Product Manager and UX lead on ANB Capital's retail brokerage (web and mobile), from strategy and discovery to launch; online trade value grew 10% to $16B a year.
- Mapped the investor journey end to end and used A/B tests and behavioral analytics to steer onboarding, order entry and portfolio features.
- Drove AI and innovation initiatives to improve digital investing experiences and operational efficiency, agreeing priorities with executive stakeholders.

Innovation Management Lead — Sep 2020 to Jan 2022

- Designed AI-based robo-advisory and digital savings propositions for tier-1 banks.
- Delivered post-trade clearing and settlement as one product line, live at four major banks (SNB, Riyad Bank, BSF, Bank Albilad).

- Built quantitative products for buy-side clients, including performance attribution analysis in line with CFA Institute standards.

INDEPENDENT PRODUCT WORK

rafkhan.com/labs: seven free, bilingual (English/Arabic) tools I design, build and run for retail investors and SME borrowers, including a halal stock screener on SEC EDGAR data, an IPO tracker, a broker fee comparison and a debt payoff planner. Built with AI-assisted development, automated data pipelines on GitHub Actions and privacy-first analytics.

EDUCATION

University of Nottingham, UK

Jul 2020

MEng Electrical and Electronic Engineering, First Class Honors (highest UK classification). Specialized in artificial intelligence; thesis on AI-based spectroscopic analysis for cancer diagnostics.

SKILLS AND CERTIFICATIONS

Product: Product strategy and vision, roadmaps, discovery, backlog management, user story mapping, A/B testing, OKRs, go-to-market, stakeholder management, Agile and Scrum

AI and data: GenAI and LLM products, AI product strategy, machine learning (classification, predictive analytics), product analytics, data management

Financial services: Corporate and SME lending, credit underwriting, trade finance, supply chain finance, transaction banking, digital brokerage, capital markets, post-trade, wealth management, Islamic finance

Design: User research, customer journey mapping, service design, wireframing and prototyping, UX

Certifications: Senior Product Management Certificate (SPMC, Product School); Financial Modeling and Valuation Analyst (FMVA, CFI); Bloomberg Market Concepts

Languages: English (fluent), Arabic, Urdu