MANOJ ACHARI

Product Manager: Payments & Agentic AI

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Mumbai, India • Open to relocation

Portfolio • LinkedIn • GitHub

SUMMARY

- **Scope & impact:** 3.5+ years in product roles (Head of Product & Design, AI Product Consultant) within 6+ years across product, growth, and design, including 3+ years owning AI products 0-to-1 across consumer and B2B contexts: AI tooling, payments, and quick-commerce platforms serving real users
- **Strengths:** LLM product strategy, experimentation and data-driven decisions, cross-functional leadership across engineering, data, and design, and end-to-end delivery from concept to launch
- **Evidence:** Built **Governed Agent Payments**, a **governance layer for agentic payments** (India UPI and UK rules) with **614 tests and zero invariant violations**; **~80% reduction in manual payment reconciliation** via AI automation, **20% lift in user engagement** over 3 months (Microsoft Clarity), **25% improvement in checkout conversion** via Razorpay integration
- **Tech context:** LLM orchestration and multi-model pipelines, REST API integration, human-in-the-loop systems; Python, Next.js, Node.js, Supabase, Claude/Gemini/OpenAI APIs
- **Technical depth:** Hands-on full-stack capability used as a product lever: translating complex AI architectures into clear specs and rapid prototypes. Shipped a governed multi-agent system in production, a non-custodial authorisation layer for agent payments, and TrackNotch (Swift, MIT) end-to-end.

SKILLS

Product: Product Strategy, PRD Development, Roadmapping, Go-To-Market, Product-Led Growth, A/B Testing, User Research, Jobs-to-be-Done, Data-Driven Decision Making, Agile/Scrum, Feature Prioritization

AI/Technical: LLM Orchestration, Multi-Model Pipelines, RAG Architecture, Human-in-the-Loop Systems, Prompt Engineering, REST API Integration, ML Evaluation (Precision/Recall), Full-Stack Development

Domain: AI/ML Products, Agentic Workflow Systems, Agentic Payments, UPI, Payment Authorisation & Consent (SCA), Ledgers & Reconciliation, Fintech, Payments, Marketplace Split Settlements, SaaS, Quick Commerce, Workflow Automation, Privacy/Local-First Architecture, Enterprise Platform Products

Tools: Python, SQL, PostgreSQL, MCP, Next.js, Node.js, Supabase, Claude API, Gemini API, OpenAI API, Razorpay Route, Figma, Jira, Notion, Git/GitHub, Apify, Google Sheets API

EXPERIENCE

Founder & Developer *Apr 2026 – Present*

TrackNotch | Developer Tools • AI/LLM Open Source

- Built a native macOS Swift app tracking real-time LLM usage across 7 providers (Claude Code, Codex, Cursor, Antigravity, ChatGPT Desktop, Anthropic API, OpenAI) in the Mac notch wing
- All credentials and usage data stay on-device (Keychain, local files), no backend or telemetry; an incremental log scan in v1.1.2 cut steady-state CPU from ~285% to near zero
- Launched on Product Hunt, **featured on launch day, 93 upvotes and 18 comments**; GitHub repo hit **34 stars and 2 forks** across 7 releases

AI Product Consultant *Sep 2024 – Present*

Sharpenn Technologies Pvt Ltd | B2B Manufacturing Remote

- Owned inbound and outbound lead generation; built the inbound channel from scratch, bringing in **qualified leads worth about $340K in estimated pipeline in 4 months**, an annual run rate of about **$1M**
- Rebuilt company website end-to-end (structure, copy, UX); active users grew **390%** and engagement events **421%** from launch week to week 4
- Grew traffic from **zero to 171 active users across 7 countries in 8 weeks** via SEO, AEO, and GEO; **organic search became the top channel at 54% of sessions**
- Shipped a governed 3-agent AI marketing system (strategy brain plus outbound and content arms) opening the first outbound channel for a business that ran entirely on referrals; live across **6 buyer personas** with human-gated sends
- Built verification into the system: **93% deliverability** and a **100** sender setup score on independent audit, with **zero** client-name leaks across all outputs

Head of Product & Design *Jan 2023 – Aug 2024*
ZataakSe Technologies | Payments • Commerce Platform Mumbai

- Owned the payments flow for a 3-app commerce platform: wrote the payments and geo-fencing PRDs, integrated **Razorpay Route** for split settlements to merchants, and drove an AI automation layer that removed ~**80% of manual payment reconciliation** effort (process estimate, not dashboard-instrumented)
- Partnered with engineering on Kafka event streaming and Google Maps API integration for real-time order and delivery tracking
- Led product strategy and design across the 3-app ecosystem (consumer, merchant, operations) from concept to beta, leading a cross-functional team of 4 engineers (incl. tech lead) and 2 designers; aligned the founders on roadmap priorities and presented progress to investors
- Drove **20% lift in user engagement** over 3 months, measured in Microsoft Clarity across repeat-order rate, task success and time-on-task; plus **25% improvement in checkout conversion** (Razorpay payment integration and a shorter flow) and **20% lift in repeat order rate**, all within beta
- Architected a two-tier design system across the 3 apps; internal review estimated ~**30% fewer UI inconsistencies** and ~**20% faster developer handover**

UX Designer *Mar 2022 – Dec 2022*
Right Signal | Design Agency • B2B Mumbai

- Drove UX strategy and design across diverse client portfolio: language learning app, B2B exports manufacturing dashboard, government portal interface
- Translated user research and project objectives into user flows, wireframes, and high-fidelity prototypes

Growth Marketing Manager *Oct 2019 – Jan 2022*
ShopX – 10i Commerce Services Pvt Ltd | D2C • Retail • Ecommerce Bengaluru

- Owned offline-to-online retailer onboarding across multiple product categories, from acquisition strategy through activation on the ShopX platform
- Ran CRO-driven campaigns across the full product lifecycle, from launch to sustained engagement, iterating on messaging and funnel performance based on platform data

PROJECTS

Governed Agent Payments • Overview • GitHub Sep 2026 – Present

- **Problem:** AI agents can now check out, but nothing verifiably records what the payer authorised, so overcharges, duplicate orders and altered records cannot be reconciled against consent.
- **Solution:** Non-custodial agentic payments layer, built spec-first: agents propose over MCP or HTTP but can never approve; a deterministic rules engine checks layered policy (14 rule dimensions), with India (UPI intent, UPI Reserve Pay) and UK rules as data; the payer approves on their own device with a passkey bound to amount and payee, as in SCA dynamic linking; a hash-chained ledger tracks holds, captures, overcaptures and refunds, idempotent execution prevents duplicate orders, and three-way reconciliation checks merchant and bank against consent. Python, PostgreSQL.
- **Outcome: 614 tests passing** (221 on durable Postgres state) and **10 adversarial stress profiles with zero invariant violations**; a follow-up security audit found 8 loopholes, each closed with a regression test. Released v0.1.0.

Outbound Lead Generation & Personalization Engine

- **Solution:** End-to-end agentic outbound pipeline: Playwright + Apify (prospect discovery) → Hunter.io (contact resolution with confidence scoring) → OpenAI (per-company personalization, A/B template testing, LLM quality gate) → LaTeX (per-prospect collateral) → Gmail API (OOO detection, scheduled sends) → Google Sheets (conversion tracking)
- **Outcome:** Fully automated daily pipeline in production; every send personalized per company and quality-gated.

Litscreen

- Full-stack AI research tool built end-to-end in 8 weeks (23,000+ lines): Gemini for document parsing, Claude for reasoning and scoring, human-in-the-loop verification (Next.js, Supabase). **Cut the workflow from 45 min to 5 min per task**, an **89% efficiency gain**.

EDUCATION

Professional AI Product Manager, IBM

Professional User Experience Designer, Google

Bachelor of Management Studies (Marketing) – Mumbai University