

SHALINI BANSAL

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SUMMARY

Seasoned product professional with 12 years of experience building and scaling customer-facing products, with deep expertise in payments and checkout. Skilled at translating ambiguous business and technical problems into concrete PRDs, roadmaps, and experiments. At PayPal, drove product ownership across key Billing Agreements, Subscriptions, and Checkout initiatives — delivering a 10% lift in checkout conversion through native checkout screens, improving payment reliability 10x, and independently initiating a zero-downtime migration of 40M+ daily API calls. Targeting Senior PM roles in fintech and consumer tech.

EXPERIENCE

PayPal — Staff Software Engineer (De Facto Product Manager)

Checkout | Bengaluru · Sep 2021 – Nov 2025

Led product and tech decisions for native checkout, driving a 10% lift in conversion.

- **10% lift in checkout conversion** — authored the PRD and roadmap for native Checkout screens, designing the experimentation framework that isolated the conversion impact.
- **10x fewer failed-payment incidents** — diagnosed recurring reliability gaps during database maintenance and led a cache-bridge fix, raising Billing Agreement reliability from 99.99% to 99.999%.
- **40M+ daily API calls migrated with zero downtime** — self-initiated a legacy monolith deprecation, negotiating migration timelines with 10+ upstream teams and sequencing cutover by merchant risk.
- **~200 merchants migrated off a subscriptions API** — drove the deprecation, evaluating replacement paths by merchant effort and long-term value, and leading segmentation and migration comms with zero escalations.

PayPal — Software Engineer 3

QR Payments | San Jose · Jan 2020 – Sep 2021

Shaped product decisions for QR payment acceptance, including the Venmo payer-network expansion.

- Shaped product scope and sequencing for PayPal QR payments, translating feasibility into roadmap commitments.
- Built seller-side risk policy checks into QR acceptance, balancing fraud controls with checkout friction.
- Enabled Venmo-to-PayPal QR payments, expanding PayPal's merchant payer network.

PayPal — Software Engineer 1-2

Incentives | Bengaluru / San Jose · Jul 2014 – Jan 2020

Shipped an offers platform serving millions of users and led a zero-disruption eBay Gift Cards migration.

- Built a batch offers platform serving millions of users via high-volume file uploads.
- Owned the eBay Gift Cards migration post-split, with zero customer-facing disruption.

INDEPENDENT PRODUCT BUILDS

Smart Retry & Recovery | Payments Product Spec

[Read full spec ↗](#)

- Product spec for recovering failed recurring payments across UPI AutoPay, card e-mandate, and NACH.
- Built a six-category failure taxonomy mapping each failure type to its own retry policy and recovery-rate target.

Payment Decline Copilot | AI Product

[Read write-up ↗](#)

- LLM tool that turns a raw payment decline code into a root cause and a recommended merchant action.
- Evaluated across two iterations on a 50-scenario labelled set, with guardrails against confident misclassification.

Payments API Deprecation Playbook | Platform Strategy

[Read playbook ↗](#)

- Framework for deprecating a live payments API without losing merchants, from segmentation to comms design.
- Measures migration by volume moved rather than merchant count, benchmarked against Stripe, Razorpay, and Cashfree.

EDUCATION

B.Tech, Information Technology — Vellore Institute of Technology, GPA: 9.10/10 — 2010–2014 — Vellore, India

SKILLS

- **Product:** PRD Authorship, Roadmap Ownership, Prioritisation, Feature Scoping, Trade-off Framing, Platform Migration Strategy, Deprecation & Sunset Planning
- **Data & Experimentation:** A/B Testing, Experiment Design, Funnel Analysis, Metric Definition, Instrumentation, Cohort Analysis, SQL
- **Design & Collaboration:** Checkout & Merchant UX, User Flow Mapping, Design Partnership, Cross-functional Squad Delivery, Agile Ceremonies
- **AI & Tech Domain:** LLM Application Design, Prompt Engineering, Evaluation & Guardrails, Payments, Recurring Billing & Subscriptions, UPI AutoPay & E-Mandates, Distributed Systems, API Design & Deprecation, Java
- **Leadership:** Led 8+ engineers, Mentoring, Code & Design Review Ownership, Agile Delivery, Self-initiated Product Bets
- **Stakeholder Management:** Cross-team Negotiation (10+ teams), Merchant Communications, Executive Updates, Migration Comms, Risk & Compliance Partnership