

ROBIN M. CARROLL

PRINCIPAL PRODUCT LEADER | FINTECH | LENDING, PAYMENTS & GROWTH STRATEGY

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PROFESSIONAL SUMMARY

Strategic product leader with 12+ years of product management experience and 20+ years in banking, lending, mortgage, and financial services. Proven track record building and scaling consumer financial products, lending platforms, payment solutions, and customer experiences that drive acquisition, engagement, retention, and revenue growth. Expertise spans product strategy, portfolio growth, customer lifecycle optimization, analytics, and cross-functional leadership across fintech and financial services organizations.

CORE COMPETENCIES

Consumer Lending • Mortgage Technology • Payments Platforms • Banking Technology • Fintech Product Management • Product Strategy & Roadmaps • Customer Acquisition • Growth & Conversion • Portfolio Management • Go-to-Market Strategy • Product Analytics • Customer Lifecycle Management • Regulatory Compliance • Cross-Functional Leadership • Agile Product Development

PROFESSIONAL EXPERIENCE

CONTINUOUS – Senior Product Manager (04/2025 – 05/2026)

- Led product strategy and roadmap execution for OpCon, an enterprise workflow orchestration platform supporting financial institutions and complex banking operations.
- Developed ACH Fraud Mitigation strategy supporting financial institutions and payment operations.
- Partnered with banking customers to improve operational efficiency, compliance, and automation initiatives.
- Collaborated with engineering teams on integration strategies, workflow automation capabilities, and platform scalability improvements.
- Defined business cases and product investments focused on risk reduction, operational performance, and customer value.
- Directed customer discovery sessions and collaborated with financial institution stakeholders to define roadmap priorities, product requirements, and integration strategies.

CHARTER COMMUNICATIONS – Digital Product/Program Manager IV - Contract (07/2023 – 04/2025)

- Led enterprise platform initiatives supporting Salesforce and Pega integrations across customer and operational systems.
- Partnered with engineering, architecture, and UX teams to improve data flow, workflow efficiency, and customer experience.
- Reduced project delays by 27% while increasing revenue by 15% and reducing churn by 50%.
- Managed cross-functional stakeholders throughout the product lifecycle from discovery through launch.
- Increased market share by 8% by aligning product roadmaps with strategic business goals and customer needs.

PwC – Senior Product Manager – Contract (06/2022 – 04/2023)

- Managed roadmap and feature delivery for Concourse, an enterprise project management and workflow platform.
- Increased platform adoption from 11% to 16% through customer-driven enhancements and usability improvements.
- Led a team of Product Managers and an Associate Product Manager supporting Concourse product strategy and delivery.
- Improved user satisfaction by 22% through iterative product development and stakeholder engagement.
- Accelerated feature delivery by 15% through data-driven backlog prioritization and customer feedback analysis.
- Developed future-state concepts focused on intelligent workflow automation and knowledge discovery capabilities.

**LENDER PRICE – Senior Product Manager – Contract
(08/2021 – 04/2022)**

- Led product strategy for mortgage pricing and lending technology solutions supporting lenders and brokers.
- Managed integrations across mortgage and fintech ecosystems to improve operational efficiency and customer adoption.
- Increased client base from 13% to 24% through strategic product enhancements and platform investments.
- Improved API client adoption by 15% and reduced support tickets by 20% through integration enhancements and data-driven product improvements.
- Delivered API-driven automation capabilities that increased user adoption by 23% and improved operational efficiency.
- Collaborated with customers, sales teams, and stakeholders to identify growth opportunities and enhance product value.

**FINANCE OF AMERICA – Senior Manager, Credit/Product Development – Contract
(06/2021 – 08/2021)**

- Led product development and credit policy initiatives supporting mortgage and non-qualified mortgage (Non-QM) lending products.
- Designed and launched 16 Non-QM and Flex mortgage products, balancing profitability, risk management, and customer needs.
- Partnered with sales, marketing, and operations teams to define product requirements, go-to-market strategies, and successful product launches.
- Conducted market analysis and competitive research to identify opportunities for differentiated lending solutions.

**CANVAS CREDIT UNION – Lead Product Manager/Owner – Real Estate & Consumer Lending
(03/2017 – 06/2021)**

- Launched an innovative 100% mortgage product that exceeded launch goals by 112%, expanding access to homeownership while driving portfolio growth.
- Increased membership growth by 7% annually and contributed 15% portfolio revenue growth through new lending products and strategic product enhancements.
- Drove product strategy across lending, mortgage, and deposit products.
- Partnered with Experian and internal stakeholders to improve customer acquisition and marketing effectiveness.
- Directed end-to-end product lifecycle for consumer financial products from concept through launch and optimization.
- Managed and mentored Product Managers while leading mortgage and banking product initiatives.
- Boosted market penetration by 12% through differentiated lending products and targeted customer acquisition strategies.
- Surpassed loan production targets by up to 21% through data-driven campaign optimization and personalized member engagement initiatives.

ADDITIONAL EXPERIENCE

CRHDC/CHE – Director of Lending/Product Management

VECTRA BANK – AVP/Manager

UNION SETTLEMENT FEDERAL CREDIT UNION – Product Management & Lending Leadership

SUN EAST FEDERAL CREDIT UNION – Product Management & Banking Operations

EDUCATION

Bachelor of Science in Business Administration and Management – University of Phoenix

CERTIFICATIONS

- Certified Scrum Product Owner (CSPO) - Scrum Alliance | Active Through Aug 2027
- Google Cloud – Introduction to Generative AI (Completed 10/2024)
- IBM – Introduction to Hardware and Operating Systems (Completed 08/2025)
- IBM – Introduction to Software, Programming, and Databases (Completed 11/2025)

TECHNICAL SKILLS

Financial Services & Lending

Consumer Lending • Mortgage Technology • Banking Systems • Financial Services Platforms • Payments • Fraud Mitigation • Regulatory Compliance • Customer Analytics • Growth Optimization • ACH • Commercial Banking

Product Management & Strategy

Product Strategy • Product Roadmaps • Product Discovery • Product Lifecycle Management • Go-to-Market Strategy • Customer Journey Mapping • KPI Development • A/B Testing • Agile Methodologies • Scrum

Platforms & Analytics

Salesforce • Pega • Jira • Azure DevOps • Confluence • Tableau • Power BI • Smartsheet • Miro • Aha!

AI & Automation

Generative AI • ChatGPT • Claude • AI Product Strategy • Workflow Automation • Intelligent Process Automation • AI-Assisted Research & Prototyping

Technical & Platform

API Integrations • SQL • REST APIs • Enterprise SaaS Platforms • Cloud Technologies • Platform Modernization • Systems Integrations • Data Analysis