

ROBIN M. CARROLL

PRODUCT LEADER | ENTERPRISE & FINANCIAL PLATFORMS | AI & AUTOMATION | FINTECH
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PROFESSIONAL SUMMARY

Transformation has been the throughline of my product career, from modernizing enterprise platforms and reimagining products and workflows to turning complex customer and business problems into scalable solutions. With 12+ years of product management experience and 20+ years delivering software and financial solutions, I have led products across enterprise SaaS, financial infrastructure, and highly regulated industries. I specialize in defining product and portfolio strategy, modernizing enterprise platforms, and integrating AI-driven capabilities through APIs, automation, systems integration, and enterprise implementation. Proven success leading product teams and end-to-end product lifecycles, developing business cases, driving product portfolio performance, and translating complex customer, operational, technical, financial, and regulatory challenges into intuitive, scalable solutions. Recognized for quickly mastering complex domains, aligning cross-functional teams, and delivering measurable business outcomes that accelerate growth, improve operational efficiency, and enhance customer experience.

TRANSFORMATION HIGHLIGHTS

Continuous: Modernized Solution Manager through product enhancements and parity initiatives, **increasing adoption by 42%** and providing customer adoption insights that informed the strategic decision to modernize the broader OpCon platform.

Charter Communications: Modernized enterprise platforms spanning Salesforce and Pega, reducing delivery delays by 27%, generating 15% revenue growth, and cutting rework by 50%.

Canvas Credit Union: Launched an innovative 100% mortgage product that exceeded campaign goals by **112%**, increased membership by **7%**, and contributed to **15% portfolio revenue growth**.

Lender Price: Expanded mortgage platform capabilities and API integrations, increasing client growth from **13% to 24%** while improving adoption and reducing support requests.

PwC: Increased enterprise platform adoption from **11% to 16%** by delivering customer-focused product enhancements and AI-driven workflow improvements.

CORE COMPETENCIES

Financial Infrastructure • Wealth & Lending Platforms • Enterprise SaaS • Platform Strategy • Product Strategy • Portfolio Strategy • Product Portfolio Management • Product P&L Ownership • Pricing Strategy • Business Case Development • Product Roadmaps • Platform Modernization • Product Discovery • Customer Discovery • Project Management • Experimentation Strategy • Go-to-Market (GTM) Strategy • A/B Testing • Data-Driven Decision Making • API Strategy • REST APIs • Systems Integration • Workflow Automation • Digital Transformation • Enterprise Implementation • Banking Products • Consumer Lending • Underwriting • Payments • Regulatory Compliance • Risk Management • AI Product Strategy • AI Product Discovery • Cross-Functional Leadership • Executive Stakeholder Management • Customer Experience (CX) • Product Requirements (PRDs) • SQL • Tableau • Power BI

TECHNICAL SKILLS

Product Leadership: Product Lifecycle Management • Product Portfolio Management • Customer Journey Mapping • Go-to-Market Strategy • Project Management • KPI Development • Agile • Scrum

AI & Automation: AI Product Strategy • AI Governance • Responsible AI • AI Evaluation • LLMs • Retrieval-Augmented Generation (RAG) • Generative AI • ChatGPT • Claude • Claude Code • AI Prompt Engineering • AI-Assisted Product Discovery • AI Prototyping • AI Agents • Robotic Process Automation (RPA)

Enterprise Platforms & Integration: REST APIs • API Integrations • Systems Integration • Enterprise Architecture • Cloud Technologies • Enterprise SaaS • SQL • Couchbase • N1QL

Banking & Financial Platforms: Loan Origination Systems (LOS) • Credit Policy • Risk-Based Pricing • Lending Operations • Banking Platforms • Payments • Fraud Mitigation • Banking & Lending Regulatory Compliance

Product & Analytics Tools: Salesforce • Pega • Jira • Azure DevOps • Confluence • Aha! • Tableau • Google Analytics • Mixpanel • Power BI • Smartsheet • Miro

PROFESSIONAL EXPERIENCE

CONTINUOUS – SENIOR PRODUCT MANAGER

(04/2025 – 05/2026)

- Directed product strategy and roadmap for an enterprise automation platform supporting financial institutions, delivering scalable workflow automation, enterprise integrations, and platform modernization within highly regulated environments.
- Modernized Solution Manager through product enhancements and parity initiatives, increasing adoption by 42% and providing customer adoption insights that informed the strategic decision to modernize the broader OpCon platform.
- Reprioritized ~50 implementation-blocking defects for an at-risk enterprise financial institution, balancing strategic customer needs with platform-wide impact to restore customer confidence, enable a successful go-live, and strengthen platform adoption.
- Identified and evaluated AI-assisted workflow opportunities, partnering with Engineering and business stakeholders to explore use cases, assess feasibility, and shape automation concepts for enterprise workflows.
- Drove platform modernization across workflow automation, AI-enabled capabilities, enterprise integrations, and RPA, improving scalability, operational efficiency, and customer value.
- Created end-to-end workflow models of ACH, wire transfer, check processing, and payment operations to identify product gaps, prioritize automation opportunities, and inform future fraud mitigation capabilities within the OpCon platform.
- Developed ROI-driven business cases for ACH Fraud Mitigation, enterprise security modernization, and intelligent automation initiatives, informing product investment decisions and long-term platform strategy.
- Owned product rollout, adoption strategy, release planning, and customer enablement.
- Partnered with financial institutions and technology partners to define product requirements, prioritize platform capabilities, and optimize integrations.
- Translated complex technical and business requirements into scalable platform capabilities in partnership with Engineering.
- Championed platform interoperability by defining integration strategies that connected enterprise automation with core banking systems and customer workflows.
- Prioritized roadmap investments that reduced manual effort, modernized banking workflows, and delivered measurable customer and business value.

CHARTER COMMUNICATIONS – DIGITAL PRODUCT / PROGRAM MANAGER IV

(07/2023 – 04/2025)

- Led enterprise platform initiatives spanning Salesforce and Pega, modernizing customer and operational workflows across multiple enterprise systems.
- Partnered with Engineering, Architecture, and UX teams to modernize enterprise workflows and improve customer experiences.
- Reduced project delays by 27%, generated 15% revenue growth, and reduced rework by 50% through process improvements and platform enhancements.
- Increased market share by 8% by aligning product roadmaps with customer needs and strategic business priorities.
- Managed PMs and Product Owners while leading cross-functional teams across initiatives from discovery through implementation and launch, balancing technical constraints, operational readiness, and business objectives.

PwC – SENIOR PRODUCT MANAGER (Contract)**(06/2022 – 04/2023)**

- Developed and tested AI-powered product concepts and POCs for intelligent workflow automation, knowledge discovery, workspace recommendations, and conversational assistance.
- Drove product strategy and roadmap for Concourse, PwC's startup-style enterprise SaaS platform focused on modernizing project management and workflow automation.
- Led a team of Product Managers and an Associate Product Manager supporting product strategy, execution, and roadmap delivery.
- Increased platform adoption from 11% to 16% through customer-driven enhancements and usability improvements.
- Accelerated feature delivery by 15% using data-driven prioritization and customer insights.
- Partnered closely with Engineering to evaluate emerging AI capabilities and identify practical applications that advanced productivity and customer value.
- Improved user satisfaction by 22% through iterative product development and stakeholder engagement.

LENDER PRICE – SENIOR PRODUCT MANAGER (Contract)**(08/2021 – 04/2022)**

- Led product strategy and roadmap for a high-growth fintech startup delivering mortgage technology solutions for lenders, brokers, and financial institutions.
- Expanded the Product Pricing Engine across desktop and mobile experiences, improving loan officer productivity and customer adoption.
- Managed API integrations across mortgage, fintech, and third-party platforms.
- Improved API adoption by 15% while reducing support tickets by 20%.
- Delivered automation capabilities that increased user adoption by 23%.
- Increased client growth from 13% to 24% through platform enhancements, customer discovery, and strategic roadmap investments.
- Partnered with customers, sales, and Engineering to continuously improve platform capabilities.

FINANCE OF AMERICA – SENIOR MANAGER, CREDIT POLICY / PRODUCT DEVELOPMENT (Contract)**(06/2021 – 08/2021)**

- Led product development and credit policy initiatives supporting mortgage and Non-QM lending platforms.
- Owned pricing strategy and launched 16 mortgage products balancing profitability, regulatory compliance, credit risk, and customer experience.
- Defined business requirements, product policies, and operational workflows supporting new lending products.
- Partnered across Sales, Operations, Compliance, and Marketing to successfully launch new lending solutions.
- Conducted market analysis and competitive research to identify new lending opportunities and inform product strategy.

CANVAS CREDIT UNION – LEAD PRODUCT MANAGER, REAL ESTATE & CONSUMER LENDING**(03/2017 – 06/2021)**

- Owned product strategy, roadmap, and portfolio optimization for the consumer banking portfolio, including mortgage, consumer lending, HELOC, auto lending, deposits, debit cards, credit cards, and digital banking products.
- Directed the end-to-end product lifecycle from customer discovery and business case development through launch, adoption, optimization, and portfolio growth.
- Leveraged Experian data and analytics to improve customer acquisition, segmentation, prequalification strategies, and marketing effectiveness.
- Led modernization of the financial technology infrastructure supporting mortgage, HELOC, and consumer lending products by integrating digital banking platforms, loan origination systems, and credit decisioning capabilities, improving scalability, operational efficiency, and customer experience.
- Collaborated with Underwriting, Operations, Compliance, Engineering, Marketing, and executive leadership to define product strategy, customer journeys, approval criteria, and lending workflows.
- Expanded the HELOC portfolio by introducing fixed-rate segments and leading digital platform enhancements that increased customer flexibility.

- Developed pricing strategies, investment business cases, and portfolio optimization initiatives to improve profitability and support long-term product growth.
- Launched an innovative 100% mortgage product that exceeded launch goals by 112%.
- Increased membership by 7% annually while contributing to 15% portfolio revenue growth.
- Managed and mentored Product Managers while leading enterprise lending initiatives and cross-functional product delivery.

CRHDC/CHE – DIRECTOR OF LENDING / PRODUCT MANAGEMENT (04/2016 – 03/2017)

- Directed enterprise lending strategy across consumer, mortgage, commercial, and government lending portfolios while overseeing product strategy, operations, compliance, and portfolio performance.
- Led two regional lending offices, managing product and lending specialists, loan officers, underwriting teams, and lending operations supporting conventional, FHA, USDA, and other government-backed lending programs.
- Owned product portfolio strategy and financial performance across consumer, mortgage, commercial, and government lending products, balancing growth, profitability, capital utilization, and credit risk.
- Designed and implemented a partner-enabled financial services model that expanded customer access to mortgages, consumer loans, auto loans, credit cards, and business lending by coordinating products from multiple banks and credit unions through a unified customer experience.
- Chaired the Credit Committee, evaluating complex lending decisions, establishing credit standards, and ensuring consistent risk management practices.
- Authored credit policies, underwriting guidelines, pricing strategies, and lending procedures that governed organizational lending operations.
- Created and launched new consumer, mortgage, and commercial lending products aligned with strategic business objectives and market demand.
- Managed the implementation of multiple Loan Origination Systems (LOS), modernizing lending operations and improving workflow efficiency across the organization.
- Oversaw cross-functional initiatives spanning product development, lending operations, technology implementation, compliance, business development, and customer experience.
- Collaborated with technology and business stakeholders to modernize lending workflows, implement new loan origination technologies, and improve operational efficiency across mortgage operations.
- Partnered with real estate agents to develop lending solutions and led first-time homebuyer education programs, translating customer needs into improved lending processes and product adoption.
- Developed customer application workflows that streamlined the movement of loan applications, documentation, approvals, and closing activities between customers, partner financial institutions, and internal lending operations.

ADDITIONAL EXPERIENCE

VECTRA BANK – AVP | Consumer Lending, Product Innovation, P&L & Operations

SOOPER CREDIT UNION – Banking & Branch Transformation, Consumer & Mortgage Lending, P&L Leadership

UNION SETTLEMENT FEDERAL CREDIT UNION – Product Innovation, Lending, P&L & Operations Leadership

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 (10/2024)
- IBM – Introduction to Hardware and Operating Systems (08/2025)
- IBM – Introduction to Software, Programming, and Databases (11/2025)
- Saïd Business School, University of Oxford – AI Foundations for Business Professionals Certificate (08/2026):
AI Essentials • Generative and Agentic AI • AI Governance