

Ashis Poddar

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VP of Engineering | Fintech & Payments Platforms

Strategic Leadership | Execution Excellence | Fintech Innovation | Outcome Driven | Revenue-Critical Systems

Fintech engineering executive with decades of experience building and scaling payment platforms and financial products across public companies and high-growth startups. Lead engineering organizations through the full company lifecycle, from zero-to-one platforms to enterprise systems operating in regulated environments. Combine product strategy, architectural modernization, and disciplined execution to scale teams, launch new financial products, and align technology investment with business growth and international expansion – delivering P&L-influenced engineering and business outcomes.

- **P&L-Aligned, Business-Savvy Engineering Leadership** – Operate mission-critical payment systems supporting \$200M+ annual revenue and \$1B+/day in volume, ensuring reliability, compliance, and sustainability.
- **Product & Platform Strategy** – Lead in scaling financial products from concept through global deployment, aligning engineering strategy with revenue growth, market expansion, and long-term platform evolution.
- **AI/ML, LLM Enablement & Applied Automation** – Launch product efficiency by leveraging AI/ML, LLM/GenAI, and MLOps / LLMOps, while embedding Responsible AI / AI Governance practices into engineering processes.

Areas of Expertise

P&L-Aligned Engineering Leadership | Global Payments & Money Movement Platforms | Credit Platforms, Underwriting & Pricing Strategy | Enterprise Architecture & Modernization | Scale & Resilience | Observability & Operational Excellence | Risk, Controls & Compliance | Product-Led Engineering & Developer Velocity | Org Scaling & Leadership Development | AI/ML & LLM Enablement | Enterprise Architecture | Leadership Development | Business Savvy

Professional Experience

BILL (Bill.com)

VP of Engineering (Head of Emerging Payments)

January 2020 – December 2025

Led engineering for global payments & money movement platforms, launching revenue-accelerating financial products while expanding BILL's footprint beyond the U.S. Built and scaled flagship products (BILL Cash Account, Instant Transfer, Invoice Financing, Cross-Border Payments, and Multi-Currency Wallets), enabling payments growth and international expansion.

- Scaled annual revenue from \$10M to \$200M+ (15% of the company's total) by launching multiple financial products, advancing credit underwriting and pricing strategy, and engineering organization from 5 to 50+ engineers. Enabled rapid innovation while maintaining public-company compliance and platform stability.
- Partnered with product and business leadership to accelerate time-to-market across new cross-border payments, international use cases, and financial products engineering, while preserving architectural integrity.
- Led architectural modernization initiatives across payments platforms and core payment flows, improving performance, observability, operational resilience (MTTD < 1hr, MTTR < 4hrs), and developer velocity (multiple releases/day).
- Established engineering operating models (OKR) and quality standards that enabled teams to scale while meeting stringent reliability, payment SLA, security, and regulatory requirements across global payments and multi-geo deployments.
- Reduced payment incidents, operational losses, and engineer burnout by restructuring hiring toward payments-domain expertise and implementing data-driven performance measurement across money movement platforms, systems, and business KPIs—improving reliability, customer satisfaction, and team productivity.

Veem

Senior Director of Product & Engineering

December 2015 – December 2019

Entrepreneurial leader responsible for bootstrapping Veem's core product and technology platforms, building the engineering organization from scratch, and launching a global payments business leveraging cloud-native modern technologies and best practices.

- Drove company valuation beyond \$500M with 1M+ customers and \$10B+ in yearly cross-border payment volume by building the flagship payments platform using microservices and event-driven systems, launching the initial engineering teams in series A to series C, and scaling product, operations, and reconciliation systems.
- Built the company's foundational cloud native (AWS) global payments platform from the ground up, owning product strategy, enterprise architecture, and execution in a resource-constrained startup environment.
- Delivered a multi-rail payments architecture, combining traditional banking rails with crypto-based payment flows to enable faster, lower-cost cross-border transactions, integrating local rails/processors.
- Established and scaled a high-performing engineering organization, hiring, coaching, and developing engineers and leaders with strong ownership and delivery discipline while embedding observability to improve operational insight, incident response, and platform stability across product, operations, finance, risk, and compliance.
- Improved Series C valuation while lowering operating costs by advancing platform modernization, strengthening system resiliency, and establishing a Canada-based engineering team tightly integrated with finance and operations—accelerating backend issue resolution and reducing the cost structure of core payment systems.

PayPal**Lead Architect****April 2005 – December 2013**

Senior technical leader driving enterprise-scale platform modernization, strategic payment initiatives, and acquisition integration across PayPal's global ecosystem. Influenced the transition of PayPal's core platform, shaping technical direction across a 2,000+ engineer organization, ensuring regulatory compliance and financial risk & controls alignment.

- Defined architectural blueprints and migration strategies to modernize a 24M+ line codebase, improving scalability, resiliency, and developer velocity through world-class engineering best practices.
- Led mobile and in-store commerce initiatives, including PayPal Local, enabling location-based discovery and seamless checkout experiences, while driving engineering organization scaling and leadership development.
- Built a global credit platform supporting multiple products across the U.S., UK, and EU, operating across diverse vendors and regulatory environments, and acquired BML with integration in PayPal checkout and ecosystems, which drives significant revenue for PayPal.
- Generated 8–10% of PayPal's total revenue with high-margin financial products by architecting and scaling the global credit platform and launching working-capital offerings across countries, and grew a distributed engineering team to 50+ engineers across 3 geo-locations (India/AZ/CA), supporting international expansion.

Early Career Experience:**Director of Engineering — Minkasu**

- Led engineering for frictionless and secure QR code-based eCommerce and mobile payments solutions in a startup environment.

Engineering Lead — Chutney Technologies

- Spearheaded SDK development and enterprise integrations for the company's flagship product to reduce website latency for large-scale internet-based businesses.

Engineer — Intarka Inc.

- Developed commercial Windows-based software products to generate sales leads using content from the web.

Education**Bachelor of Engineering in Electrical Engineering (Honors), [Jadavpur University](#), India****Certifications****Product Growth & Monetization, Reforge (2020–2021)****Data Science: Bridging Principles and Practice, UC Berkeley Executive Education (2019)**

Publications & Thought Leadership[Frugal Innovation: Unlocking Success Through Constraint-Driven Innovation](#)[Accelerating Growth with Fast Payments: A Modern Approach to Revenue Optimization](#)