

YUSUF MUHAMMED

Technical Product Manager | API & Platform Products | Integrations, Fintech & Developer Systems

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SUMMARY

Technical Product Manager and former software engineer with experience building API-driven products, payment integrations, digital platforms and operational systems across fintech, SaaS, e-commerce and logistics.

Strong at translating complex technical systems into clear product requirements, working closely with engineering teams, designing integration flows, defining failure states and managing products from discovery through launch and iteration.

Hands-on technical foundation across JavaScript, SQL, PostgreSQL, REST APIs, authentication, webhooks and system architecture, combined with product experience spanning customer discovery, roadmap prioritization, experimentation and cross-functional delivery.

EXPERIENCE

Product Manager — Billy | usebilly.ai

Feb 2026 – Present

AI-enabled financial product supporting local bank and cryptocurrency transactions.

- Own product discovery, requirements, prioritization and iteration across engineering, operations, support and leadership.
- Helped guide growth from approximately **2,000–3,000 to 4,000–6,000 registered users**, while active-user proportion increased from roughly **30–40% to 80–90%**.
- Translate transaction, integration and customer-experience problems into engineering-ready product requirements.
- Shape NIBSS-powered payment and cryptocurrency workflows across transaction completion, failure handling, support escalation and customer trust.
- Use customer feedback and transaction behaviour to identify issues across onboarding, billing, payments, referrals and product reliability.

Founder & Product Lead — DidiAI

Jan 2026 – Present

API-driven financial assistant integrating wallet, payments and third-party financial services.

- Lead product definition for a financial platform that coordinates conversational intent with APIs, wallet infrastructure and external service providers.
- Designed transaction flows across **intent** → **validation** → **permissions** → **provider selection** → **execution** → **ledger confirmation**.
- Define API and integration requirements covering provider availability, balances, recipient data, transaction states, retries, confirmation and failure handling.
- Coordinate technical dependencies across payment and financial infrastructure partners and translate partner constraints into product requirements and launch priorities.
- Define system boundaries between AI reasoning, business logic, APIs and deterministic transaction infrastructure.
- Built **four prototype iterations in six weeks** to validate product and technical assumptions before expanding scope.

Founder & Product Lead — YussTech

Jan 2018 – Dec 2025

Independent product and software consultancy; full-time from 2020.

- Owned discovery through delivery across **12+ digital product engagements**, working directly with customers, engineers and business stakeholders.
- Designed payment and KYC flows across three Nigerian fintech products, contributing to verification completion reaching **92%**.
- Redesigned SaaS onboarding flows, increasing **trial-to-paid conversion by 34%** and reducing time-to-value by **45%**.
- Led e-commerce checkout improvements that reduced cart abandonment by **28%**, increased conversion by **18%**, and supported a client exceeding **\$100K annual revenue**.
- Defined real-time logistics tracking and route-optimization workflows that improved on-time delivery from **73% to 89%**.
- Evaluated technical feasibility, system dependencies, integration requirements and delivery trade-offs across client products.

Web Developer — Grab247 Company Limited

Jan 2022 – Dec 2022

- Built and deployed logistics-management systems across web and mobile.
- Worked on operational workflows, application integrations and system implementation.

- Simplified dispatch processes and reduced complexity for internal users.

Web Developer — SQT Web Solutions

Mar 2018 – Mar 2019

- Built websites and web applications alongside senior engineers.
- Developed foundations in software architecture, technical scoping and production delivery.

SELECTED TECHNICAL PRODUCT WORK

Product Health Scorecard — yusufpm.site

Designed, built and operate a production product-diagnostic platform using **Next.js**, **Supabase/PostgreSQL**, **Resend** and **Vercel**, covering data capture, application logic, personalized routing and automated workflows.

CORE SKILLS

API & Platform: REST APIs, API product strategy, integrations, webhooks, authentication & authorization, third-party services, developer experience, versioning concepts, reliability, failure handling

Fintech & Infrastructure: Payments, wallets, KYC, transaction flows, provider integrations, transaction states, ledger concepts, retries, reconciliation and financial-service infrastructure

Product: Product strategy, discovery, PRDs, technical requirements, roadmaps, prioritization, experimentation, product analytics, launch planning, 0→1 product development

Technical: JavaScript, Next.js, Node.js, SQL, PostgreSQL, system architecture, web/mobile applications, production operations

Leadership: Engineering collaboration, stakeholder management, dependency management, partner coordination and cross-functional delivery

EDUCATION

B.Sc. Computer Science — Ahmadu Bello University, Zaria

2016 – 2020

Certifications: Meta Programming with JavaScript · Meta Introduction to Front-End Development