Roy Meshulam, EMBA, M.Sc.

Email | Homepage | Calendar | Mobile | Zurich, Switzerland

Executive Summary

Agentic Commerce Payments Product Delivery at Mastercard | M.Sc. in AI | Executive MBA

I'm a results-driven Product Delivery Manager and AI Engineer with 15+ years of experience driving innovation across digital payments, e-commerce, and financial services. At Mastercard, I lead the European rollout of **Agent Pay**, our pioneering agentic commerce platform that integrates AI agents with secure, tokenized payments—ushering in the next era of intelligent, autonomous transactions.

My core strength lies in bridging technical innovation with strategic execution—leveraging machine learning, generative AI, and predictive analytics to deliver scalable, customer-centric products. From launching Apple Pay and Google Pay integrations to optimizing MDES for Device Wallets, I've consistently delivered solutions that outperform expectations and reshape user experiences.

Whether aligning AI with go-to-market strategy or leading cross-functional teams through agile delivery, I bring a unique blend of technical depth, product vision, and executional rigor to every challenge—now focused on scaling agentic commerce across Europe.

Professional Experience

Mastercard   Zurich, Switzerland

Product Delivery / Agentic Commerce Payments   **Jan 2025 – Current**
- Lead the development and expansion of Mastercard Agent Pay across Europe, integrating agentic commerce with secure tokenized payments to transform consumer and B2B commerce.
- Drive strategic collaborations with issuers, acquirers, payment service providers and merchants to scale agentic payment use cases.
- Embed Mastercard's authentication, tokenization, and dispute resolution technologies into the payment flows, ensuring transparency, consumer control, and fraud protection throughout the transaction lifecycle.

Product Delivery / E-Commerce Payments   **Jan 2023 – Dec 2024**
- Spearheaded the assessment and resolution of gaps in product go-to-market readiness using AI-driven analytics, ensuring successful delivery to European markets, resulting in a 20% reduction in launch delays through predictive insights.
- Led strategic scoping and prioritization discussions with customers, leveraging data science models to optimize project focus and enhance customer satisfaction, contributing to a 15% increase in customer retention by identifying key predictive indicators.
- Successfully managed Agile project plans, incorporating AI-based tools for task automation and predictive analytics, ensuring on-time delivery and high-quality product releases, contributing to a 25% improvement in product launch efficiency.

Product Delivery / Contactless Payments   **Jan 2018 – Dec 2022**
- Successfully led the expansion of digital payments, including Apple Pay and Google Pay, utilizing AI-driven market analysis to drive a 30% increase in transaction volume and market penetration through data-informed strategies.

- Developed impactful product positioning and messaging in collaboration with sales and marketing teams, leveraging AI-based customer behavior analysis, resulting in a 20% increase in product adoption and customer engagement.
- Enhanced product offerings and APIs using data science techniques to analyze user research and feedback, leading to a 25% improvement in customer satisfaction and the successful commercialization of the MDES platform for Device Wallets through AI-powered optimization.

Product Delivery / Masterpass   **Jan 2015 – Dec 2017**
- Designed and implemented a streamlined customer onboarding process by leading cross-functional teams, resulting in a 30% increase in onboarding efficiency and the creation of standardized delivery documentation templates.
- Served as the Subject Matter Expert on customer implementation, significantly reducing project timelines and enhancing the quality of customer deployments.
- Integrated best practices, lessons learned, and market insights into the delivery process, leading to continuous improvements and a 20% increase in customer satisfaction.

UBS Investment Bank   Zurich, Switzerland
Project Manager / FX Derivatives   **Jan 2013 – Dec 2014**
- Successfully led time-sensitive regulatory projects, ensuring uninterrupted trading business continuity and compliance with CFTC, MiFID, and ESMA regulations, resulting in zero customer disruptions.
- Effectively managed project risks by maintaining a comprehensive risk log and implementing mitigation plans, reducing potential project delays and issues by 20%.
- Structured and delivered projects to meet tight regulatory deadlines, achieving 100% on-time go-live dates aligned with regulatory requirements.

Senior Software Engineer / FX Derivatives   **Jan 2010 – Dec 2012**
- Led local and remote IT teams to successfully deliver a robust FX Derivatives trade capturing system in ActionScript and Java, enhancing trading efficiency and accuracy by 30%.
- Effectively communicated progress and managed risks with business stakeholders, ensuring alignment and maintaining stakeholder confidence throughout the project.
- Directed the design, development, and implementation of critical business changes, resulting in a 25% improvement in system performance and user satisfaction.

Software Engineer / FX Derivatives   **Jul 2007 – Dec 2009**
- Developed a full-stack FX Derivatives trade system, transitioning from a standalone C++/Java client to a JavaScript web application, significantly improving user interface and performance.
- Led implementation discussions with internal stakeholders, capturing requirements accurately and ensuring successful project alignment, which resulted in a 20% increase in stakeholder satisfaction.
- Delivered new features and enhancements, expanding trading offers and increasing trading volume by 30%.

Education
- M.Sc. in Artificial Intelligence, Maryville University, St. Louis MO, USA.
- Executive MBA, Quantic School of Business and Technology, Washington DC, USA.
- M.Sc. in Computer Science, Bar Ilan University, Ramat Gan, Israel.
- B.Sc. in Computer Science, Bar Ilan University, Ramat Gan, Israel.