

# Ajay Krishna

ajaykrishna.ptr@gmail.com | +49 151 4521 9337 | Munich, Germany | [LinkedIn](#) | [GitHub](#) | [Portfolio](#)

## SUMMARY

Senior product-minded operator with 15+ years across European banking IT (UniCredit, Nordea, GE Capital) and direct AI-practitioner experience. Own UniCredit's Open Banking platform connecting 250+ TPPs across 9 markets (~35M API calls/month), where the Splunk-based PSD2 monitoring framework I drove cut regulatory incidents 99%. Recently built a multi-tenant PSD2 TPP prototype integrating 5 European banks with a shipped GenAI transaction categorizer (~80% reduction in unclassified transactions on a 1,303-transaction evaluation set). Bank-side and TPP-side, audit-ready and AI-ready.

## RELEVANT EXPERIENCE

### UniCredit

Munich, Germany

*Product Manager, Service Operations (PSD2 / Open Banking)*

2019 – Present

- Drove the Splunk-based PSD2 monitoring framework across all 9 markets — cut regulatory incidents 99%; now the UniCredit-wide API monitoring standard and the backbone for every audit cycle.
- Built a Copilot-driven TPP ticket-triage and impact-analysis flow — cut incident resolution time 34%.
- Own the Open Banking platform connecting 250+ licensed TPPs to UniCredit's 9-market under PSD2 ~70 API endpoints, ~35M API calls/month, aligning engineering, security, compliance, and 9 national regulators.
- IT-side anchor for national-regulator PSD2 audits across 9 markets; evidence and technical answers on API behaviour, security, TPP onboarding, and consent integrity; every cycle closes without significant findings.

### Multi-Bank PSD2 TPP — Personal Project (Open Banking + AI, self-driven)

GitHub

*Product, architecture & AI feature design (built with Claude Code)*

Ongoing

- Authored the PRD and drove end-to-end product, architecture, and integration design for a multi-tenant PSD2 TPP integrating 5 EU banks (Nordea, Commerzbank, UniCredit, Deutsche Bank, ING) on NextGenPSD2.
- Shipped a GenAI transaction categorizer (three-tier hybrid: hand-curated overrides → SQLite cache → local LLM via Ollama + Qwen 2.5 3B) — ~80% reduction in unclassified transactions (217 → 42 of 1,303 evaluated); evaluation surfaced and fixed a real LLM bias via the override table.
- Defined a Splunk-ready structured JSON logging, bank-side observability transferred into a TPP context.

### Nordea

Gdańsk / Gdynia, Poland

*Senior IT Service Manager*

2018 – 2019

- Owned Nordea's Capital & Credit Risk and General Ledger application portfolio — SAP, ETL, and mainframe stack underpinning the bank's regulatory capital reporting and financial books.
- Restructured supplier governance across 3 managed-service partners, 36% up in regulatory-reporting SLA.
- Held portfolio P&L: forecast, budget, and run-rate management to annual targets.

*Service Transition Manager*

2016 – 2018

- Designed the Nordea Service Transition Framework from scratch — non-functional requirements, knowledge-transfer protocols, go-live criteria, and early-life-support SOPs. Adopted as the organisational standard and applied across 5 large-scale services, all transitioned on time and on budget.
- Owned the transition lifecycle end-to-end for each service in the portfolio: design, cut-over, go-live, knowledge transfer, early-life support. Held the gate decisions and the cross-team accountability that determined operational readiness.

### Attra (deployed to GE Capital / Bank BPH)

Gdańsk, Poland

*Service Delivery Lead*

2014 – 2016

- Stood up a 24x7 banking-application support function from scratch — built the team, defined the operating model, and set the SLA/KPI baseline for two mission-critical banking applications previously without dedicated support.
- Defined the incident, problem, and change processes the function ran on, and the metrics it was held to.
- Closed the feedback loop with the business through SLA tracking, customer surveys, and management reporting — drove measurable service improvements over the engagement.

### Attra

Bangalore, India

*Senior Software Engineer*

2010 – 2014

- Scoped, designed, and shipped MasterCard and Visa scheme-compliance releases on the VisionPLUS® card-processing platform — proposal through delivery, against scheme-mandated deadlines.
- Supported FICO® Falcon® Fraud Manager on the mainframe side (COBOL, JCL, z/OS) — batch execution, optimisation, and environment management.

## SKILLS

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- **Open Banking & Payments:** PSD2, Berlin Group / NextGenPSD2, OAuth2 (authorization\_code, client\_credentials), mTLS, HTTP Request Signatures, SCA flows, A2A payments, instant payments (SEPA Inst), ISO 8583
- **AI / ML practitioner:** Claude Code, Ollama + Qwen 2.5 3B (local LLM), three-tier hybrid categorisation, evaluation harness design, prompt engineering, structured JSON output, LLM bias debugging
- **Product & delivery:** End-to-end product ownership, PRD authoring, requirements definition, user stories & acceptance criteria, roadmap management, cross-functional facilitation, business KPI definition
- **Agile & tools:** Scrum (Certified SAFe Scrum Master), Kanban, Jira, Confluence, ServiceNow, Splunk (architecture-level)
- **Regulatory & audit:** PSD2 / PSR, PSD3 timeline familiarity, SCA, BaFin context, regulatory-reporting governance, IT-side evidence preparation for national bank audits

## EDUCATION

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Sri Jayachamarajendra College of Engineering, Mysore 2010  
B.E. Electronics & Communication Engineering — First Class with Distinction

## OTHER QUALIFICATIONS

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- AI For Everyone — DeepLearning.AI, 2026
- Certified SAFe® Scrum Master
- PMP® (valid through 2027)
- ITIL® V3 Expert
- Telc Deutsch B1
- Languages: English — full professional proficiency; German — B1 (progressing to B2 by end of 2026)
- Citizenship: Germany