

# STUART ROWE

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## SUMMARY

Collaborative results-oriented leader with a proven record delivering optimized digital payment strategies. Highly effective product and roadmap manager focused on customer experience. Comfortable leading a team and working with diverse cross-functional teams. Extensive knowledge of the payment ecosystem and emerging technologies with a passion for sharing knowledge and mentoring.

## SKILLS & EXPERTISE

Payment Strategy • Product Management & Roadmap • Operations & Risk Management • Vendor/Partner Management • Billing & Subscription Optimization • Revenue Operations • Leadership • Verbal/Written Communication • Data Analysis & Modeling

## EXPERIENCE

SYMANTEC | Los Angeles, CA

Senior Manager, Global Payments

2015 – Present

Hired to develop and bring to market a global digital payment strategy focused on improving the customer payment experience and performance optimization. Established alignment with internal stakeholders and created shared vision of the payments end-state, including defining requirements, milestones, and delivery roadmap prioritization. Continually monitored events in the payment industry and maintained relationships with important players and peer merchants to influence and stay ahead of key developments. Thought leader across multiple products and lines of business and provided on-going recommendations for new payment offerings and future trends.

- Developed and led implementation of a global payment strategy focused on optimization of existing payment streams and localization of key international markets to modernize customer payment experience. Communicated persuasive vision to multiple audiences from technical to executive and built shared alignment on delivery priority.
- Formulated comprehensive payment roadmap which aligned with the overall global business vision and key stakeholders by balancing immediate opportunities with longer-term initiatives to deliver sustained value. Defined high-level requirements including UX and worked with project Agile teams to ensure progress and resolve blocking issues.
- Evaluated the global payments landscape, competitive offerings and customer needs to identify top opportunities to improve Symantec's payment experience and best-in-class partner selection. Successfully negotiated multiple highly complex contracts with existing and new partners and secured material reductions in cost and top-line improvement.
- Collaborated with payments analytics, legal, product management, engineering and business teams to ensure scope and requirements are known and projects are carried out to delivery by identifying internal dependencies and ensuring close alignment on delivery requirements and progress.
- Worked with finance and legal to ensure both internal and external compliancy in multiple areas (FTC, PSD2, GDPR, AML, KYC, PCI, etc.).

ELECTRONIC ARTS | Redwood City, CA

Senior Partner Manager

2013 – 2015

Established governance function to ensure key partner performance and drive continual improvement. Identified multiple opportunities to achieve \$10MM annual savings and improve customer payment experience. Supported engineering teams during integrations to adhere to point-of-arrival vision and timing and provided basic payment industry training.

- Identified, evaluated, and managed payment partners in both domestic and global markets to ensure performance with the best possible partners on the best possible terms. Led negotiations for new and existing partners to secure advantageous commercial terms as well as opportunities to grow strategic partnerships.
- Established governance framework to maintain partners and drive continual improvement. Developed standardized KPI's and metrics to benchmark partner performance internally (across segments) and externally against industry peers. Implemented system of "process excellence" to assess relative quality of operational processes and identify gaps for remediation.
- Acted as subject matter expert for all payment related matters internally and maintained operating compliance with all applicable contractual or payment method specific rules. Documented industry best practices and established "Payments 101" foundational knowledge-base and training class for internal staff.

SANS NIL SERVICES | San Jose, CA

Founder / Principal

2013 – 2013

Founded Sans Nil Services, a start-up venture specializing in payment merchant services, emerging payment technologies, ecommerce and card present transactions, global payment methods and alternative payment forms.

- Developed comprehensive payment and operational strategies for multiple clients which included identifying over \$55MM in annualized savings and over \$21MM in additional top-line revenue opportunities.
- Provided best practices and payment industry knowledge training for new and experience staff.

**Head of EPS Partner Management**

2011 – 2013

Successfully led department responsible for strategic management of \$15BB global portfolio of global payments across multiple product and lines of business. Managed team of three analysts including defining OKR's, regular 1x1's and training mentoring.

- Ensured compliance with all direct payment agreements and Card Association rules as well as applicable NACHA regulations. Reviewed new payment products to validate compliance with payment requirements. Worked directly with multiple new development teams to define payment requirements and optimal payment strategy for multiple new products.
- Supported on-going card not-present payment operations for existing core and emerging products across the company. Reduced acceptance costs through interchange optimization, and direct processor partner negotiations. Improved revenue capture rate through authorization and decline analysis.
- Successfully negotiated multiple new contracts for both domestic and international payment partners resulting in 15% annual savings in acceptance costs and implemented rigorous service level agreements to ensure optimal performance.
- Developed internal payments database to produce key performance indicators and dashboard. Conducted regular metrics review with senior management to highlight significant trends and opportunities, and explain performance variances.
- Acted as single point of contact for multiple internal groups including Product, Engineering, Legal, Compliance, and Business Development. Established unified internal/external escalation procedures to reduce the resolution time for open issues.

## THE WALT DISNEY COMPANY | Burbank, CA

**Manager of Merchant Services**

2007 – 2011

**Senior Manager, Revenue Operations**

2006 – 2007

Oversaw the domestic and international merchant service operations for The Walt Disney Company and all lines of business.

Established initial PCI-DSS compliance framework and collaborated with internal stake-holders and external partners on launch.

- Oversaw more than \$7BB of annual payment acceptance activities across multiple business segments of The Walt Disney Company. Implemented best practices for recurring payment processing, least cost of acceptance optimization, evaluated alternative payments, and negotiated multiple payment agreements for most favorable terms. Interacted with cross-functional groups from Legal, Marketing, and Engineering to ensure compliance.
- Developed reporting system to establish reporting metrics for cost and revenue assurance functions. Analyzed revenue and payment streams to set key performance indicators (KPI's) and implemented system of audit controls to proactively identify areas of revenue leakage and opportunities for gross margin enhancement.
- Devised enterprise-wide strategy to manage risk based on provider and method of payment. Focused on balancing appropriate levels of risk against new customer acquisition and retention. Instituted control processes and periodic access audits. Reviewed account arrearage and instituted credit limit rules to minimize exposure.
- Created functional requirements for a wireless communications network, evaluating systems and vendors, testing and defect identification during deployment, creating and documenting best practices methods and procedures (M&P), supporting dynamic new product introductions, pricing, sales and customer care training, invoice validation, payment reconciliation, revenue assurance, and data reporting and systems implementation.
- Optimized payment processing streams to achieve "least cost payment" acceptance while maintaining highest degree of payment receipt accuracy and timeliness. Detected possible fraudulent payment activity at first point of payment to mitigate possible fraud related losses.

## TELSCAPE COMMUNICATIONS | Los Angeles, CA

**Director of Billing Operations**

2005 – 2006

Reorganized payment and billing operations to streamline back-office and drive improved customer retention.

- Responsible for Billing Operations including revenue assurance, billing compliance and validation, vendor dispute resolution, and ARPU analysis and optimization. Identified multiple areas of inaccurate internal rating that caused revenue leakage and suggested specific solutions as effective remedies. Worked with internal stakeholders to implement solutions as well as with external partners to improve delivered services and to customize them to fit unique business needs.
- Evaluated group of five analysts to determine current effectiveness and proposed new methods and procedures to take effectiveness of department to higher level. Transferred new skill sets as needed to develop key personnel.
- Improved existing vendor relations by establishing regular forums for communication, providing consistent feedback on services provided, and obtaining various improvements in services. Negotiated favorable terms for new services and evaluated potential new partners for existing services.

**EDUCATION**

## REED COLLEGE | Portland, Oregon

1989 – 1993

**Bachelor of Arts**

*Honors & Activities: Cited for Academic Excellence*