# Oceanne Massoud

**Senior Product Manager · Monetization, payments & growth · B2C, B2B2C and B2B API**

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## Profile

Senior product manager with 11 years across Asia, the Middle East, the US and Europe. Track record of finding where a business loses revenue, sizing each gap in euros and shipping the fix in payments, pricing and B2B APIs: +14 pts payment acceptance, +35% margin per booking. Senior individual contributor by choice: builds prototypes and internal tools with AI, works directly with executives, and served 5 months as interim CPO. Fully remote since 2020; English and French fluent.

## Experience

### Rail Europe · €400M+ rail marketplace selling in 100+ markets ·

**Lead PM, B2B** · Jul 2026 – present

- Turned the B2B API into a product when it became a strategic priority: defined 17 measurable features, partner bundles and the API strategy.
- Built an opportunity engine with Claude, BigQuery and Datadog that sizes each of ~200 partners' growth gaps in euros; partner review prep went from 4 days to 10 minutes.
- Shipped a caching solution for API partners (a whole day of priced trains in one call, 10 countries, 1,500+ stations) targeting +10% partner demand, and the bookings that follow; from study to sandbox in 2 months.

**Senior PM, Pricing & Revenue** · Jan 2026 – Jul 2026

- Pitched dynamic booking fees on my own initiative after modelling options with Claude, and got executive buy-in for a proof of concept.
- Ran pricing and checkout experiments; scaled a dynamic booking fee to 100% of traffic in two markets, making it the largest revenue driver of FY 2025/26 (+51% margin per booking from the fee).

**Senior PM, Growth & Monetization** · Sep 2024 – Jan 2026

- Introduced margin per booking as a company metric; beat the target, with margin per booking up 35% from first month to last.

- Interim CPO for 5 months: set up metric-owned product teams and reporting that became the company standard.

**Senior PM, Payments & Fraud** · Sep 2023 – Sep 2024

- Joined during a fraud crisis: stopped a bot attack on day 1 and shipped Live Monitoring in 14 days.
- Payment acceptance +14 points and fraud rate −70%; orders that never completed halved. Featured in a Checkout.com customer story.
- Led a fraud operations team of 7; owned payment-provider relationships.

### Earlier experience

- **Founder, Ze Web Shop** · Dubai · 2022 – 2023 · Private-label e-commerce product: niche discovery from keyword data, sourcing and prototyping.
- **Product Manager, Home Credit** (consultant) · Philippines · Sep – Dec 2021 · B2B2C lending; launched a new loan product roadmap on time.
- **Product Manager, SAVii** · Philippines · 2019 – 2021 · B2B2C salary-backed lending: digitised loan origination, automated risk scoring, cut support resolution time by 45%.
- **Product Manager, BNP Paribas** · Paris · 2017 – 2019 · Mobile banking features and digital modernisation for 30,000+ internal users.
- **Business Analyst, Total** (Young Talent Program) · Paris · 2016 – 2017 · Strategy and change programmes for 1,200 employees.

## Education

- **MBA, Marketing** · St. John's University, New York · 2013 – 2015
- **Master's, International Business** · ISEG, Paris · 2013 – 2015
- **Bachelor's, International Business & Operations Management** · University of California, Irvine · 2012 – 2013
- **Licence, Private Law** · Université Montpellier I · 2011 – 2012

## Skills

- **Product:** monetization, pricing and experimentation, payments and fraud, API and platform products, discovery, OKRs
- **Data & AI:** BigQuery, Datadog, Salesforce, Claude (building tools and prototypes)
- **Certifications:** Agile Scrum Product Owner · AI For Everyone
- **Languages:** English and French (fluent) · Spanish (basic)