

## **Leah Layton**

Senior Product Owner / Product Manager – Fintech | Integrations | AI-Enabled Delivery

Birmingham, AL | (205) 475-5716 | Leah.Layton@outlook.com

### **Summary**

Product Owner with 8+ years of experience delivering complex fintech products across digital banking, payments, and integrations. Known for structuring ambiguous problems into scalable product solutions and designing AI-assisted workflows that improve efficiency, decision-making, and delivery speed. Combines strong system-level thinking with hands-on use of AI tools to accelerate product development from discovery through release.

### **Core Strengths**

Fintech Product Delivery • ACH & Payments • API/SDK/SSO Integrations • AI Workflows & Automation • Product Strategy • Process Optimization • Stakeholder Leadership • Agile Delivery

### **Professional Experience**

#### **Nymbus — Product Owner (2023 – Present)**

- Led product ownership for digital banking features including ACH Positive Pay, payments, integrations, and business services
- Structured complex, ambiguous system behaviors into clear, user-driven workflows improving decision clarity and usability
- Designed AI-assisted product workflows to accelerate ticket creation, documentation, QA preparation, and delivery cycles
- Shifted ACH workflows from rules-driven to exception-based models, reducing ambiguity and improving transaction decision-making
- Owned integration strategy across APIs, SDKs, and third-party platforms, enabling scalable multi-client configurations
- Partnered with engineering, compliance, and stakeholders across full product lifecycle from discovery through rollout

#### **Impact**

- Reduced ambiguity in ACH decision workflows, decreasing support dependency (~20–30% reduction in escalations)
- Improved transaction decision speed and workflow efficiency (~15–25% faster resolution cycles)
- Enabled scalable integration delivery across institutions, reducing rework (~20% efficiency gain)
- Accelerated product workflows using AI tools, reducing manual effort (~25–40% faster documentation and ticketing)

#### **Nymbus — Digital Product Analyst (2022 – 2023)**

- Supported digital banking product delivery across reporting, automation, and governance features
- Structured product requirements and workflows to support engineering execution and QA validation

- Identified risks and dependencies to improve delivery predictability

### **Regions Bank — AVP, Head of Operations (2021 – 2022)**

- Led operations and training for 50+ team supporting commercial banking services
- Optimized workflows and documentation processes to improve audit readiness and operational efficiency

### **Selected Product Work**

- ACH Positive Pay Transformation – redesigned workflows to improve clarity, control, and scalability of transaction decisioning
- Chat SDK Integration – implemented configurable messaging platform across multiple financial institutions
- Commercial Credit Card Integration – supported API-driven credit platform integration and servicing flows
- Business Services Expansion – delivered invoicing, expense tracking, and reporting capabilities within banking platform

### **AI & Workflow Optimization**

- Designed repeatable AI-assisted workflows to reduce manual product documentation and backlog creation
- Applied AI tools (Cursor, Kiro) to accelerate discovery, specification, and QA processes
- Improved team efficiency by transforming repetitive product tasks into scalable systems

### **Tools & Technologies**

Jira, Confluence, Figma, SQL, APIs, SDKs, Cursor, Kiro

### **Education**

A.S. Computer Science — Jefferson State Community College