

ALEXANDER LIBERSON

Technical Product & Platform Leader

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EXECUTIVE SUMMARY

Product and technology leader with deep experience across product management, software engineering and architecture, payments, fintech, and healthcare. Brings a forward-deployed approach to complex AI and platform initiatives, working directly with customers from workflow discovery and solution design through integration, production deployment, evaluation, and continuous improvement.

At Mastercard, served as technical product owner for high-volume payment platforms, working directly with banks, processors, fintechs, and technology partners. Partnered with sales and account management teams to shape client solutions, guide integrations, resolve technical blockers, and unlock multimillion-dollar opportunities. Translated client needs and production incidents into platform capabilities, roadmap priorities, and measurable improvements in transaction performance, revenue, resilience, and risk reduction.

Combines enterprise product leadership with hands-on development of agentic systems. Co-inventor on two payments-related U.S. patent applications.

CORE COMPETENCIES

Product Leadership	Technology	Industry Expertise	Execution & Innovation
Strategy, Governance & Business Cases	Claude Code, Codex, MCP, RAG, Evaluations, Traces	Data Governance and Operations	Roadmaps, Discovery & Prioritization
Cross-Functional & Client Leadership, Team Alignment	AWS Bedrock, Microsoft Foundry, LangGraph, Microsoft Agent Framework, Voiceflow	Open Banking, HL7, ISO 8583/20022, AFT/OCT, card networks	Go-to-Market & Commercialization
Innovation & Patents	C/C++, Python, C#, Java, SQL, TypeScript, Swift, Next.js, FastAPI, Rally/JIRA, Postman, UML	Fraud, Identity & Account Takeover Prevention	Hands-on Engineering & Software Architecture

PROFESSIONAL EXPERIENCE

DIS AI

AI Product & Engineering Consultant

July 2025 - Present

- Leading design and delivery of agentic developer-experience capabilities, employing loop and harness engineering practices to build agent orchestration using Python and LangGraph, accelerating product SDLC.
- Building guardrails for isolated infrastructure to secure agentic execution of untrusted code.
- Designing and building RAG ingestion pipelines and knowledge bases using Microsoft Foundry and Microsoft Agent Framework, including document processing, retrieval, grounding, and evaluation workflows.
- Leading end-to-end delivery of digital concierge capabilities in customer environments, integrating data sources and applications while partnering with clients and end users to translate manual workflows into agent designs, requirements, success criteria, exception paths, and human-in-the-loop controls.
- Defining and executing tracing, evaluation, and optimization processes for LLM and agentic experiences, measuring retrieval quality, task accuracy, latency, cost, escalation behavior, and workflow completion.

MASTERCARD**January 2019 – July 2025**

Led product strategy, technical product ownership, solution design, roadmap, and execution for high-volume money-movement and open-banking capabilities across [Mastercard Move \(Send\)](#) and [Mastercard Open Banking](#). Owned capabilities spanning API platforms and ISO 8583 Single Message and Dual Message Systems, supporting millions of transactions across instant payouts, P2P payments, account funding and disbursements (AFT/OCT), prepaid/debit/credit flows, and cardholder loyalty. Partnered directly with issuers, acquirers, processors, fintechs, technology partners, internal sales and account management teams to shape client solutions, guide implementations, and resolve production issues.

MASTERCARD, Money Movement – North America
Director, Product Management
June 2021 – July 2025

- Technical product owner and SME for Mastercard Move (Send) instant payments AFT/OCT acquiring platform, leading solution design and use-case enablement for major issuers, acquirers, processors, and fintechs, including Citi, JPMC, Fiserv, Stripe, Adyen, PayPal, Checkout.com, Apple, Amazon, and others.
- Bridged customers, field delivery, engineering, production support, and application teams to translate implementation feedback and technical constraints into product requirements, roadmap priorities, and operational improvements that accelerated customer onboarding.
- Served as a trusted technical advisor for Mastercard Move, guiding merchant and acquirer integrations, framing complex product and operational issues, resolving escalations, and unblocking client engagements tied to multimillion-dollar sales opportunities.
- Shaped technical product strategy by converting client and partner needs into platform change proposals and business cases for executive go/no-go decisions.
- Resolved a major idempotency-related incident (\$4M+) in duplicate payments, then drove system hardening enhancements to reduce recurrence risk.
- Recovered \$20K+ recurring monthly loss by diagnosing and resolving critical transaction routing issues within days, reversing volume leakage to an alternate network from a major prepaid client, and restoring revenue to Mastercard.
- Increased payment transaction approval success rate by 3% by resolving data integrity issues, optimizing routing rules, and communicating implementation changes to clients.
- Improved account eligibility check accuracy by 10% by resolving BIN account range data integrity issues.

MASTERCARD, Open Banking – North America
Product Manager
November 2019 – May 2021

- Led technical product management using Finicity services for strategic Mastercard Open Banking use cases for clients in North American markets.
- Co-invented patent-pending [Payment Success Indicator](#) and Guaranteed Payment Settlement and Payment Routing - predictive payment-risk and ACH return-risk decisioning. Defined requirements, API contracts, and success metrics.
- Influenced internal strategy and direction in Open Banking for North America.
- Orchestrated technical assessment of Finicity and Plaid capability gaps.
- Participated in Financial Data Exchange (FDX) task groups, helping shape API and security standards for permissioned financial data access and Open Banking interoperability.

MASTERCARD, Solutions Consulting - Global Product Manager–Technical (PM-T)

January 2019 – October 2019

- Led POC development for [Innovation Engine](#) and Contextual Engagement Solutions, a card loyalty SDK product that used geofencing, contextual offers, and real-time incentives to drive top-of-wallet card usage.
- Designed platform capabilities and defined product requirements together with principal software architect.
- Partnered with Legal, Compliance, Data Privacy, and Information Security to guide architectural decisions and ensure security and regulatory compliance for Mastercard's integration partners.
- Guided the platform engineering team to deliver the MVP for Contextual Engagement Solutions.
- Translated functional and non-functional requirements into roadmap-ready epics, user stories, technical specifications, and JIRA tickets.

EARLIER PRODUCT ROLES

Product Manager, CoinTelegraph (contract)

(May – December 2018)

Led delivery of an Ethereum-based application catalog and analytics platform; shipped MVP within 30 days.

Senior Delivery Manager, EPAM Systems (full-time)

(March 2016 – April 2018)

Led digital delivery for Fortune 500 clients; led \$2M+ SOWs and RFPs.

Consultant, Shapiro Auctions (contract)

(November 2015 – March 2016)

Owned technology strategy, architecture, product delivery, and cross-functional execution for a high-profile art-auction platform.

Program Manager, Arvato Systems (contract)

(May 2015 – October 2015)

Led six distributed teams, delivering e-commerce, information security, and 24/7 support capabilities.

EARLIER SOFTWARE ENGINEERING & ARCHITECTURE EXPERIENCE

FDS Rx · Cegedim Dendrite · NCO Financial Systems · Jones Apparel Group · IBM Global Services

- Architected and built a bidirectional HL7 integration platform automating medication administration and eMAR workflows across pharmacies and healthcare facilities; led engineers, partner integrations, and development of the MyPharmacyConnect patient portal and native iOS application.
- Modernized pharmaceutical sales and campaign-management applications, increasing conversion from 7% to 12% and reducing critical page-load times from minutes to seconds.
- Designed and led development of C++, Java, C#, SQL, ETL, billing, warehouse, reporting, and market-data systems for Fortune 500 financial-services, retail, healthcare, and energy organizations, including platforms processing multimillion-dollar monthly transaction volumes.

PATENTS PENDING

- [Computer-Implemented Systems and Methods for Payment Routing](#) - U.S. application no. US 18/145,627
- [Methods for Account Mapping and Personal Account Number Linking](#) - U.S. application no. US 18/810,256

EDUCATION

Drexel University – B.S. Cum Laude, Computer Information Science & Technology