

BYRON JAMES RICHARDSON

Product Leader | Payments, Commerce & Financial Technology

Atlanta Metro | www.bjr.ai | [LinkedIn.com/in/bjrai](https://www.linkedin.com/in/bjrai)

SUMMARY

Product leader with more than 20 years of experience building payment products for merchants, financial institutions, and technology companies. Experience spans payment gateways, tokenization, digital payments, consumer fintech, rewards, and enterprise commerce platforms.

Supported payment products and initiatives for enterprise retailers, national consumer brands, and large hospitality organizations while partnering with banks, processors, engineering teams, operations, and business leaders to bring complex payment capabilities to market.

Particularly interested in products that sit at the intersection of payments, commerce, and customer experience.

CORE SKILLS

Payments & Platforms

Payment Processing • Tokenization • Gateway Products • Digital Payments • PCI & Compliance • Processor Integrations

Product Leadership

Roadmaps • Requirements • Stakeholder Management • Customer Discovery • Product Delivery

Technical & Tools

APIs • Jira • Agile • SQL • Figma • Miro

PROFESSIONAL EXPERIENCE

BJR AI LLC / Independent Consulting | Founder & Principal Consultant | Atlanta, GA

May 2025 - Present

- Began independent consulting in May 2025 and formalized the practice as BJR AI LLC in September 2026.
- Delivered geospatial and market analysis for a community-bank feasibility study, using ArcGIS Business Analyst and Excel to define a multi-county service area and rebuild demographic, economic, and banking-market tables for regulatory review.
- Led the redesign and production migration of a legacy banking consultancy website, delivering a responsive, accessible, HTTPS-secured experience while protecting existing email infrastructure.

Career Break | Family Responsibilities | Atlanta, GA

October 2023 - April 2025

- Took intentional leave to focus on family responsibilities and professional development before returning to independent consulting.

Bakkt | Director, Product Management | Atlanta, GA

June 2021 - October 2023

- Led product strategy for consumer payments, digital rewards, and fintech products spanning loyalty, commerce, and digital asset experiences.
- Owned product initiatives supporting Bakkt's Visa debit program, digital wallet capabilities, and consumer payment experiences, with ACH supporting related funding, settlement, and funds-transfer flows.
- Partnered with issuing banks, card networks, compliance, operations, engineering, and business teams to deliver regulated financial products.
- Supported payment and rewards initiatives for enterprise hospitality and digital consumer-platform partners.
- Led cross-functional planning during a major business transition, coordinating product, legal, marketing, customer support, and engineering teams.

NCR Corporation - Senior Product Manager | Atlanta, GA**January 2015 - June 2021**

- Led product strategy for enterprise tokenization platforms supporting secure card-on-file experiences and payment transactions.
- Owned roadmap priorities for payment gateway capabilities serving enterprise merchants and a platform responsible for nearly 20% of U.S. card-present transaction volume.
- Supported payment initiatives for enterprise and national retailers operating complex, multi-location environments.
- Worked with processors, POS platforms, engineering teams, and external partners to deliver payment integrations and platform enhancements.
- Translated customer, operational, compliance, and technical requirements into product requirements and release priorities.

NCR Corporation | Product Implementation Manager | Atlanta, GA**April 2014 - December 2014**

- Provided on-site product leadership and payment expertise during major EMV and payment modernization initiatives.
- Supported large retail implementations involving payment devices, POS systems, and payment gateway integrations, including national retailers with more than 1,000 locations.
- Led implementation efforts for card-not-present and mobile payment solutions for national retail customers.

CorFire / SK C&C | Senior Product Manager, Digital Wallet | Atlanta, GA**March 2013 - April 2014**

- Contributed to product strategy and roadmap development for mobile wallet, digital payment, and mobile commerce capabilities.
- Worked across business, technology, and partner teams to support emerging digital payment experiences.

MTXEPS / NCR Payments | Product Manager | Orange County, CA**April 2011 - March 2013**

- Delivered encryption, tokenization, and EMV payment solutions in response to rapidly evolving payment security requirements.
- Helped develop payment capabilities supporting processors, gateways, and POS environments.
- Contributed to payment security initiatives developed in response to major retail security events, helping merchants strengthen payment protection capabilities.
- Supported platform capabilities later acquired and expanded through Retalix and NCR.

WorldPay / RBS Lynk Systems - Product & Payment Leadership Roles**September 2002 - August 2010**

- Progressed through multiple product and payment leadership roles supporting merchant deployments, PCI initiatives, encryption programs, and payment infrastructure, including ACH-based merchant funding and settlement flows.
- Supported large merchant implementations and payment security initiatives.
- Earned Employee of the Year recognition for leadership contributions supporting payment deployments and operational excellence.

EDUCATION & PROFESSIONAL DEVELOPMENT

- AI/ML Executive Education Program (In Progress) - UT McCombs School of Business
- Master Certificate, Music Business & Technology - Berklee College of Music
- B.S., Music Performance - Kennesaw State University
- Pragmatic Marketing Institute Certifications: Foundations, Focus, Build