Rishi Athanikar

New York, NY | rishi@rishiathanikar.com | (513) 388-1735 | linkedin.com/in/rishiathanikar | rishiathanikar.com

SUMMARY

Product leader with 10+ years building B2B SaaS, consumer and AI products in banking, payments, HR tech and insurance. At Rho, launched Lead Bank as a second partner bank and defined the AI-agent strategy behind Rho's public API and MCP server. Previously built ML underwriting and compliance automation at Justworks and led consumer banking experience and BaaS migration at Stash.

EXPERIENCE

Senior Product Manager | Rho | New York, NY Jan 2026 - Present

Lead banking and API for a business banking platform serving venture-backed startups

- Launched Lead Bank as Rho's second partner bank in 2.5 months, with domestic and international payments, opening Rho to high-risk industries like crypto and defense tech and to non-US founders.
- Defined Rho's AI-agent strategy and delivered its data foundation: a unified transaction service, migrated with 100% reconciliation, powering Home, Transactions and the public API.
- Led Rho's public API, MCP server and Slack agent. Hundreds of businesses use the MCP server each week to work with their Rho data in Claude. Now adding agent-initiated payments with human approval.
- Partnered with GTM on technical sales calls with founders, demoing Rho's API and MCP server and walking through the API roadmap.
- Launched a unified financial overview on Home showing cash position, cash flow and card spend, replacing fragmented views, for all customers.
- Shipped agent experiences, AI-enabled internal tools and Slack apps that let CS enroll customers in betas and turn on features without waiting on product or engineering.

Senior Product Manager | Justworks | New York, NY May 2023 - Dec 2025

- Led an ML underwriting model with human review of edge cases, reaching 92% accuracy, cutting manual underwriting work by 85%, and enabling risk-based pricing.
- Spread risk across multiple regulated entities with Persona KYB verification and automated customer assignment rules, increasing risk-adjusted margin by 8%.
- Automated regulatory responses across 50 states from structured data, reaching a >99% compliance rate and cutting operations work by 90%.
- Rebuilt unemployment insurance tax and premium infrastructure for accurate rate calculation and risk-based pricing, unlocking $5M in new revenue.
- Separated tax remittance from premium revenue in the NetSuite general ledger, ending manual reconciliation and saving Finance 20 hours at each quarter-end close.
- Led AI adoption in product, including prototyping with Claude Code and launching justworks.com/llms.txt.

Lead Product Manager, Consumer Banking | Stash | New York, NY Jul 2021 - Apr 2023

- Migrated 100% of eligible accounts (92% of the base; the rest were dormant or closed) from a legacy BaaS provider to Stash's own banking platform with zero service disruption.
- Shipped a Reg E compliant in-app dispute flow connected to operations case management, cutting dispute calls by 60% and resolution time from 14 days to 3.
- Launched direct deposit switching with Atomic, increasing monthly platform deposits by 7% and cutting related support contacts by 95%. Owned the Plaid bank-linking integration.
- Redesigned onboarding and first funding, raising conversion by 14% and average first deposit by 150%.

Senior Product Manager, Retail & Digital Experience | Casper | New York, NY Oct 2019 - Jun 2021

- Rolled out a custom Adyen point-of-sale system to 72 stores, adopted by 450+ employees in one week.
- Added Affirm financing to in-store checkout, generating $4M in incremental retail revenue in 2020.
- Led Casper's first connected sleep device through beta, across hardware, firmware and the app.

Product Manager, E-commerce & Mobile | Peet's Coffee | San Francisco, CA Jul 2017 - Sep 2019

- Launched iOS and Android loyalty apps from scratch, reaching 300K monthly active users and $20M in mobile payment volume in the first 3 months.
- Redesigned peets.com, improving purchase conversion by 12% and subscription sign-ups by 10%, and beating the annual revenue target by $800K.
- Moved 1.5M customer accounts to a single login across web and mobile with an enterprise identity platform.

Technical Cofounder | Beander | Seattle, WA 2014 - 2016

- Built a two-sided marketplace connecting 3 US green coffee importers with 100+ small-batch roasters.
- Gave roasters access to 150+ varietals from 15 countries; bootstrapped to profitability and exited in 2016.

Associate to Technical Product Analyst | Wunderman Thompson | Seattle, WA 2011 - 2017

- Led launch work for Microsoft's HoloLens campaign and SDK sign-up, and shipped Xbox.com features.
- Redesigned BECU's digital banking site within financial services regulatory and accessibility requirements.
- Built CMS infrastructure and multi-market rollouts for AT&T, and P&G's first brand Facebook page.

SKILLS

Domains: Business banking, payments, partner bank integrations, KYB/KYC, Reg E, underwriting, compliance automation, public APIs, MCP

Tools: SQL, Amplitude, Looker, Mixpanel, Claude Code, Cursor

EDUCATION

Master's, Information Systems | University of Cincinnati, Lindner College of Business | 2009 - 2011
Bachelor of Engineering, Computer Science | University of Mumbai | 2005 - 2009