

Joe Eppel

— PRODUCT MANAGER

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Cape Town, South Africa

Senior product leader with **10+ years** experience building global consumer fintech products across acquisition, onboarding, payments and support. I pair rigorous experimentation, data analysis and AI-driven efficiency with deep user research to move the metrics that matter — conversion, retention and cost-to-serve — while leading full-stack, compliant, cross-functional teams.

WORK EXPERIENCE

Xapo Bank

JAN 2023 — PRESENT

Product Manager — Payments

2026 — PRESENT

- Lead the Payments product and P&L, owning all retail fund transactions and driving the profitability and operational health of payments.
- Drove transaction-monitoring and screening integrations and key vendor partnerships to keep payment flows seamless and compliant.

Product Manager — Customer Acquisition & Onboarding

2023 — 2026

- Increased funnel conversion by **over 200%** via an experimentation framework of **20+ A/B tests**, and cut monthly churn from **>4% to under 1%**.
- Built all flows required for UK FinProm compliance and remediated the existing user base in line with FCA guidance.
- Shipped a Bitcoin inheritance feature letting users nominate a beneficiary for their funds.

Kraken Digital Asset Exchange

2021 — 2022

Product Manager — Support Center & Live Channels

- Directed a cross-functional team — engineering, UX research, design, data and content — to scale user-facing and back-office support.
- Cut customer contacts 5% via a Support Center rebuild — a **±US\$1M** annual saving — and shipped in-app messaging across all core products.

Luno

2019 — 2021

Product Manager — Support Center, CRM & Website

- Owned three concurrent products — CRM, Website and Help Centre — leading cross-functional teams and driving customer research and concept validation.
- Reduced customer queries by **15%**, saving the business **±US\$500K** annually.

Earlier

2015 — 2021

SnapScan · Product Manager, Consumer Payments (2021) — led 5 engineers on the consumer app, driving the split-payments roadmap.

Luno · Customer Success Team Manager (2018–2019) — grew the team from **25 to 170** associates, serving customers 24/7 in 7 languages across three regions.

GetSmarter · Learning Technology Specialist (PM) (2015–2017) — product-managed digital learning experiences with top-tier universities for thousands of students.

EXPERTISE

- Product Strategy
- AI for Operational Efficiency
- Data Analysis
- Experimentation & A/B Testing
- User Research & Validation
- Cross-functional Leadership
- Regulatory Compliance (FCA)

EDUCATION

UX Design

University of Cape Town · 2016

UXD principles, user testing, wireframing and project planning.

BSocSci Honours — Social Anthropology

University of Cape Town · 2014

First class. Dissertation on migration and the first 1,000 days of life.

BSocSci — History & Anthropology

University of Cape Town · 2011–2013

Dean's Merit List, Golden Key, and GWU (USA) field-school scholarship.