Joey *Battja*

v4.1 · SEP 2026

Chief Product Officer. Eighteen years in banking and payments: ING, then Adyen through its IPO, then CPO at Xendit — those last two grew 35× and 10× while I was there. Now CPO at Open Fabric. Dutch, based in Jakarta.

CONTACT

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KEY FIGURES

35× Adyen valuation growth during tenure, to $80B

10× Xendit valuation growth during tenure, to $3B+

75% P&E headcount cost cut at Xendit, same velocity

3mo⟶2wk Time to ship a new payment integration

5 Countries launched with local payment rails

~60 Product managers and designers led

SKILLS

- **Payments:** cards and payment processing, clearing and settlement, e-wallets, national QR schemes, issuer processing.
- **Regulation and compliance:** licence applications in Europe and Southeast Asia. Rulebook regulators (EU, Singapore) and relationship regulators (Indonesia). Few people have done both.
- **Commercials:** pricing, unit economics, and showing with data what a product does to revenue and cost.
- **Technical:** reviews architecture, builds and ships products end to end, infrastructure included. Two live B2B SaaS products with paying customers: **Laminar** (AI-native product docs) and **Arc** (AI-native presentations).
- **Leadership:** teams of five to sixty; companies from small startup to scale-up through IPO to incumbent bank.

LANGUAGES

- **Dutch** native · **English** near-native
- **Indonesian** business level, with an accent
- **German, French, Spanish, Italian** conversational
- A dozen more at coffee-or-beer level

CHARACTERISTICS

- Big picture and long-term goals, without losing the details. Hands-on.
- Translates technical into business and back.
- Pragmatic. Would rather do it than discuss doing it.
- Direct and calm. You'll always know where you stand.

EXPERIENCE

IV Open Fabric *Allegro con brio*
Jan 2026 – present · Jakarta

Issuer processing — the other side of the card transaction. A much smaller company: the title says CPO, the job is Product plus pre-sales, legal and account management.

Chief Product Officer

- Launched Tap & Pay in the Philippines with the market's largest wallets and BNPL providers. Closed deals from Southeast Asia to Africa. Work with Mastercard and Visa daily, now from the issuing side.
- Runs product AI-native: company website rebuilt in hours (previously weeks with an agency); developer documentation written from scratch in days with LLM assistance; contracts, proposals and internal tooling the same way.

— Intermezzo *Adagio*
Mar 2025 – Dec 2025

Advisory work and the first real pause since 2008. Used it to learn to build with LLMs properly; shipped Laminar, Arc and a series of smaller AI tools.

III Xendit *Presto*
Aug 2021 – Mar 2025 · Jakarta

Southeast Asia's leading payment gateway. Indonesia-only when I joined; every major market in the region when I left. Valuation grew 10× to over $3B.

Head of Product & Chief Product Officer Nov 2022 – Mar 2025

- Led the Product organisation (~60 product managers and designers) as part of the leadership team.
- Cut Product & Engineering headcount cost by 75% — I let most of the team go. Hard, and the right call: same feature velocity at a quarter of the cost.
- Expanded to 5 new countries, integrating directly into each local payment infrastructure.
- Personally drove the Mastercard and Visa conversations that made Xendit a direct scheme member; built the cards processing platform and team from scratch.

Product Lead, Payments Aug 2021 – Nov 2022

- Re-architected the core payments platform: maintenance cost down 50%; time to ship a new payment channel from ~3 months to ~2 weeks.

II Adyen *Allegro*
Sep 2016 – Jul 2021 · Amsterdam

From scale-up to global industry leader: IPO in 2018, 35× in valuation to $80B by the time I left.

Product Manager, Local Payments

- Implemented and ran a long list of payment methods and partners: iDEAL, Klarna, card instalments in Turkey, convenience-store payments in the Philippines.
- Negotiated with partners, fixed operational and financial issues, and was the subject-matter expert for merchants.

I ING *Andante*
Nov 2008 – Aug 2016 · Groningen & Amsterdam

Call-centre advisor → Business Analyst → Product Owner

- Started on the phones. Within two years, helped set up second-line support at head office; moved into Business Analysis; became Product Owner for ING's online business banking channels across Europe.

♪ Prelude *Rubato*
2004 – 2007 · Prins Claus Conservatorium, Groningen

Classical piano. Still playing — two recordings at joey.battja.com/#recordings.