

AGIL AL IDRUS

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Product and fintech professional with 6+ years of experience building and scaling digital payments, remittance, telecommunications, and high-volume B2B/B2C transaction platforms. Experienced in taking products from 0-to-1 through scale, covering product strategy, portfolio prioritization, API/H2H integrations, transaction routing, strategic partnerships, and cross-functional leadership. Contributed to digital ecosystems handling approximately IDR 700B in combined monthly transaction value, with measurable impact across transaction performance, integration speed, product launches, and platform scale.

PROFESSIONAL EXPERIENCE

PT Eltama Prima Perkasa

Jakarta, Indonesia | May 2019 – Present

VP of Product — Cashplus Digital Payments

September 2026 - Present

- Appointed VP of Product after 5+ years in Technical Product Management, expanding scope into portfolio strategy, commercial alignment, partnerships, and product governance.
- Lead product direction across payments, telco, utilities, remittance, and digital financial services supporting 50K+ transactions/day.
- Own portfolio prioritization using WSJF and hold go/no-go authority based on business value, technical feasibility, compliance, operational readiness, and partner capability.
- Define provider selection and transaction-routing strategy based on transaction performance, pricing, compliance, technical capability, and commercial considerations.
- Approve product/commercial models and build-vs-buy decisions, while working directly with C-level leadership on major product, infrastructure, partnership, and technology initiatives.

Technical Product Manager — Cashplus Digital Payments

Jan 2021 – Sep 2026

- Helped build Cashplus B2C from 0-to-1, reaching ~10K daily transactions in the first year and scaling to 50K+ transactions/day.
- Helped scale the platform to 50K+ downloads, 30K+ MAU, ~IDR 68B monthly transaction value, and 2,000+ products and denominations.
- Led 0-to-1 delivery of BI-FAST, outbound remittance, e-wallet top-up, prepaid electricity, telco/PPOB, roaming, and affiliate products.
- Improved transaction success rate from 78% to 96% through provider optimization, routing logic, queue prioritization, and automated rerouting.
- Reduced partner integration lead time from 30 days to 4–7 days across 30+ integrations, including banking integrations.
- Reduced manual operations through reconciliation, tax/invoicing, AI-assisted support, and transaction-monitoring automation.

Business Development — Metro Reload B2B

Dec 2019 – Jan 2021

- Built and managed relationships with 50+ principals, billers, banks, partners, and service providers, supporting product expansion and transaction continuity.
- Improved partner onboarding to approximately 3–7 days through tighter commercial, technical, and operational coordination.
- Worked closely with technical teams on H2H integrations, provider routing, API requirements, reconciliation, and service availability within a high-volume B2B transaction environment.

Customer Service Officer — Metro Reload B2B

May 2019 – Dec 2019

- Handled **100+ transaction-related cases/day**, building hands-on knowledge of H2H flows, provider responses, disputes, refunds, and transaction troubleshooting.

SELECTED PART-TIME PROJECTS

Project Manager — [OpenH2H.com](https://openh2h.com)

PT Cipta Solusi Aplikasi | Part-time (Remote) | Jun 2026 – Present

- Led the 0-to-1 delivery of OpenH2H.com, a B2B marketplace connecting SMEs and digital-product businesses as buyers and sellers of prepaid and digital services.
- Took the platform from initial requirements to production in approximately 2.5 months, meeting an accelerated client delivery target.
- Launched a production platform supporting 400K+ transactions/day with 10+ external integrations, including SNAP Banking and supporting payment/transaction services.

Platform & Technology Lead — [PUAS.id](https://puas.id) & [PUAS.sa](https://puas.sa)

Company Pilgrims Unified Assistance Services | Saudi Arabia | Part-time (Remote) | Jan 2026 – Present

- Built and launched a multi-service platform **from 0-to-1 with a lean 5-person team**, covering PPOB, wallet, Umrah/travel, marketplace, affiliate, and membership services.
- Defined product scope and technology direction across architecture, infrastructure, vendor strategy, and **6 third-party integrations**.
- Coordinated in-house and external teams to accelerate launch while maintaining ownership of product requirements, user journeys, and platform direction.

CORE EXPERTISE

Product Leadership: Product Strategy, Product Portfolio, Roadmap Prioritization, WSJF, 0-to-1 Product Development, Product Discovery, PRD/BRD, Backlog Management, UAT, Product Lifecycle

Payments & Fintech: Digital Payments, BI-FAST, Remittance, H2H Integration, REST APIs, Payment Gateway, Transaction Routing, Reconciliation, Settlement, Fraud Prevention, Transaction Monitoring

Business & Leadership: Strategic Partnerships, B2B Business Development, Commercial Negotiation, Vendor Management, Cross-Functional Leadership, C-Level Stakeholder Management

Technical: System Integration, Cloud & Data Center Infrastructure, High Availability, SQL/PostgreSQL, Golang, Docker, Nginx, RBAC, Monitoring & Logging

EDUCATION

Bachelor of Computer Science - Esa Unggul University
2020 – 2024 | GPA: 3.62 / 4.00

CERTIFICATION & TRAINING

- Payment Systems & Fund Transfer — Non-Bank Institutions
- BNSP Certified Software Quality Assurance (SQA)
- Product Management Course — RevoU
- Golang Back-End Development — Dibimbing.id

SPEAKING & RECOGNITION

- **Speaker:** Digital Acceleration Summit by Bukalapak | Komunitas Niaga Cellular Indonesia
- **Recognition:** Top 3 Sales Growth Client — Flip for Business | Top 10 Distributor — Smartfren National Sales Program

LANGUAGES

Indonesian : Native | **English:** Professional Working Proficiency