

Hiba Khan

Senior Product Manager | E-Invoicing & Tax Technology

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Profile •

Senior Product Manager and E-Invoicing Specialist with extensive experience leading global electronic invoicing initiatives, regulatory compliance programs, ERP integrations, and digital transformation projects.

Proven track record of defining and executing e-invoicing roadmaps across multiple European markets, including Germany, France, Belgium, Luxembourg, Denmark, Sweden and Italy. Deep expertise in EN16931, XRechnung, ZUGFeRD, PEPPOL BIS, UBL, and integration with PEPPOL, Chorus Pro, German government portals and customer ERP systems.

Experienced in bridging business and technical teams, translating regulatory requirements into scalable product solutions, and managing end-to-end product lifecycles from strategy through implementation and hypercare.

Work Experience •

09/2023 - present
Frankfurt am Main, Germany

Product Manager e-Invoicing & Billing Solutions

SEB Kort Germany

- Spearhead the development and implementation of global e-invoicing strategies aligned with regional regulatory frameworks across DACH, France, Benelux, Nordics and Italy.
- Lead initiatives supporting e-invoicing and e-reporting solutions for German and French government, public sector and supranational entities.
- Develop, manage and optimize electronic billing formats and integration frameworks, including XRechnung, UBL, XML, CSV, Mastercard CDF3, ATX and EDIFACT.
- Lead integration solutions using REST-based APIs, SFTP push/pull, PEPPOL networks, AirPlus portal and encrypted email transmission channels.
- Ensure integration of e-billing solutions with ERP and Travel & Expense platforms, including SAP Finance, SAP Concur and Mobilexpense.
- Manage cross-functional stakeholders across Operations, Sales, IT, Legal and Customer Service to drive product delivery, regulatory readiness and customer onboarding.
- Facilitate SCRUM ceremonies, manage product backlogs and prioritize feature development to streamline processes and improve customer satisfaction.
- Conduct wireframing, solution design and concept development for electronic invoicing modules, improving user experience, automation and operational efficiency.

06/2021 - 12/2022
Hamburg, Germany

Product Manager

Savings United GmbH

- Defined and executed product roadmap aligned with business growth objectives.
- Collaborated with engineering and UX teams to deliver customer-centric features.
- Improved conversion rates by 15% through A/B testing and behavioral analytics.
- Led API testing and frontend QA processes to ensure product quality.
- Managed backlog and prioritized features based on user needs and data insights.

05/2020 - 03/2021
Berlin, Germany

Product Analyst
Kuehne + Nagel AG

- Conducted user research and A/B testing to increase engagement and improve application rates.
- Collaborated with IT teams to optimize CMS and platform functionalities.
- Delivered data-driven insights to drive continuous product improvements.

Selected Technical & Regulatory Expertise •

EN16931	XRechnung	ZUGFeRD
PEPPOL BIS	UBL	XML
EDIFACT	Mastercard CDF3	ATX
REST APIs	SFTP	Encrypted Email
Chorus Pro	German Portals	SAP Finance
SAP Concur	Mobilexpanse	Invoice Validation
Data Mapping	Fallback Logic	ViDA
Digital Reporting	Customer Onboarding	Product Lifecycle

How I Work •

Regulation	Product Requirements	Architecture	Delivery	Validation	Hypercare
Analyse legal obligations	Translate into business & data rules	Design ERP, PEPPOL, API and channel flows	Coordinate IT, Ops, Legal and Sales	Test EN16931 and country rules	Support customers through go-live

Education •

10/2017 - 06/2020
Hamburg, Germany

International Business and Sustainability | MA
University of Hamburg

09/2012 - 04/2016
Lahore, Pakistan

Business Administration | BBA
Lahore School of Economics

09/2013 - 01/2014
Istanbul, Türkiye

World Exchange & Erasmus Programme | BBA
Bahcesehir University

Core Skills •

Product Strategy	Product Roadmapping	Backlog Management	Jira & Confluence
Python Programming	SQL Data Analysis	Cross-functional Collaboration	AI Prompt Engineering
Claude Code	API Testing	Frontend QA	Stakeholder Management

Languages •

English (C2)	German (B2)	Urdu / Hindi (C2)
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