

Matt Rickards

Lead Product Manager & Product Builder

I ship products, not slides about products. Execution-focused leader.

Melbourne, Australia · mattrickards@outlook.com · linkedin.com/in/mattrickards · mattrickards.com

Profile

Hey there, I'm Matt - a product leader with 15 years building software, currently a Lead Product Manager at Xero.

I run product strategy and big-bet work for the Xero Accounting app, which 600k people use every month.

Before Xero I worked at ThoughtWorks, Toyota, and Suncorp, and consulted for NAB, ANZ, Transport for NSW, Sportsbet, and UniSuper.

I work the whole line. Discovery and strategy through to ship and measure, including the unglamorous part where you find out whether any of it worked. I'm at my best in complexity, and I like teams where the gap between PM, design, and engineering blurs. The last decade went into products millions of people use, not decks about products they might. I care about taste, and about the small detail that never reaches a roadmap but decides whether the thing is any good.

Experience

Lead Product Manager — Xero

2020 → Present

In 2020, I joined Xero as a Product Manager, working on a 0 → 1 greenfield product for sole traders.

Leading product for Xero's mobile experience - the Xero Accounting App, developing the underlying product strategy and delivering functionality that's used by **600k+ monthly active users**.

—I overhauled the mobile onboarding funnel. In its first quarter, **15k new subscriptions**, up **+550%** YoY, resulting in **\$4.2m gross sales**.

—Launched a 0 → 1 product to a **TAM of 2.5m**.

—Led a navigation and information architecture redesign of the Xero mobile app with **600K MAU**, improving feature discoverability and job completion rates by **35%** ((45% → 80%)).

Xero Mobile Global Navigation

Led and shipped a new information architecture and global navigation for the Xero Accounting app, reaching 600k monthly active users. Tree testing had exposed the problem: users were failing at basic tasks, unable to find core features or figure out where things lived. The redesign targeted those failure

points directly, rebuilding navigation around the jobs people actually came to the app to do. The work touched every area of the app and the features inside it and boosted job completion rates by 35%.

Xero Onboarding Funnel

Led and shipped Xero's mobile onboarding funnel, from account creation through subscription purchase to guided setup. Before this, mobile-first prospects had no way to buy Xero in the app. They'd hit the channel they preferred and find a dead end. Building account creation, plan selection, and purchase as a native flow opened a revenue stream that didn't exist. In its first quarter, it drove 15k new subscriptions, up +550% YoY, resulting in \$4.2m in gross sales.

New mobile subscribers were churning fast. They'd buy Xero, then hit a wall: accounting software is a steep climb, and without help they never got far enough to see what they'd paid for. Guided setup walks new users through core setup tasks in their first 30 days, getting them to value before they give up. It cut subscription churn on mobile by **15%** and lifted the new onboarding experience to a healthy **73%** monthly retention rate.

Xero Go

Led the 0 → 1 delivery of Xero's **first** freemium product, built for sole traders. Owned the full product lifecycle from a slide deck concept and strategy through GTM & public launch, including a complete rebuild of the accounting engine to make financial management simpler for first-time business owners.

The product was eventually withdrawn from the market. It never found the traction to be viable long term for a range of business viability and federal govt. legislation change reasons.

Senior Product Manager — ThoughtWorks

2018 → 2020

Feature Provisioning Service: Xero

Led the 0 → 1 build of Xero's feature provisioning engine, the service that controls feature access across every subscription: who can use what. Legacy code meant customers were getting features they hadn't paid for, and features were hard-wired to plans, so Xero couldn't sell anything but fixed bundles. The new engine fixed the access leaks and decoupled features from plans, letting Xero offer tailored mixes where customers pick and pay for what they need. It handles 100k+ requests per second, and I drove adoption across 50+ dependent internal teams. It also enabled a strategic overhaul of Xero's pricing and feature bundles, making the launch of new product tiers possible and lifting Average Revenue Per User.

Google Cloud Automation & Pipelines: ANZ Bank

Played the product role in a technical, greenfield build of ANZ's first deployment pipeline "in the cloud" for internal customers. Enabled engineering teams at the bank to run containerised workloads in Google Cloud Platform (GCP) that had container scanning enabled to identify any security vulnerabilities before deploying to production systems. Enabled one-click deployments as opposed to long-running, multi-step deployments that took hours.

Product Management Coaching: National Australia Bank

Acted as a mentor & coach for product managers across multiple different domains at the bank. Uplifted the product thinking and maturity, helping product people thrive and deliver.

Senior Product Manager — Toyota

2016 → 2018

myToyota

Led the greenfield development and launch of the myToyota app, serving a user base of 3.5M+ owners in Australia. The app allows users to monitor vehicle health, issue remote commands, and manage any outstanding factory recalls.

<div class="video-embed" data-youtube-id="kH4jBO4RN1Q" data-youtube-title="myToyota app video"></div>

Various Roles

2012 → 2016

Outware Mobile

Led product and delivery at a mobile development agency, shipping multi-million-dollar apps for major Australian brands. Clients included Opal Travel (NSW Govt.), the AFL, NIB Health Insurance, National Australia Bank, ANZ Bank and Officeworks.

Elabor8 Consulting

Business analyst across various clients. Mapped requirements, ran team ceremonies, and lifted agile maturity.

Suncorp Group

Where it all began: the Suncorp graduate program. Fresh out of university, I joined the Data Warehouse & Business Intelligence team as a business analyst, bridging the business and engineering.

Working closely with insurance underwriters, I delivered data insights as Tableau dashboards. These let them analyse specific suburbs and towns and assess risk more precisely for home and motor claims, feeding into policy pricing.

Approach

My qualities that set me apart:

- Moves fast.** I turn ambiguity into clarity and get software out the door. When the path isn't obvious, I make one.
- Builds culture.** I show up, connect across teams, and earn trust. Tight bonds with my own team and the wider org are how work actually gets done.

- Takes ownership.** I'm the one accountable for the hard problems and the go-to for where things stand and what we're solving next.
- Lives in the detail.** I hold the full picture (limitations, insights, current state) so I can align people and give leadership the context they need.
- Thrives in complexity.** I turn a tangle into a sequence.

A few principles I keep coming back to:

- Simplify relentlessly.** Take what's complex and make it obvious. Every detail, every option, every step is a tax. Justify each one.
- Default to writing.** Specs, decisions, and "why this, why now" memos. Talking is faster, but writing is honest.
- Ship the spike before the spec.** A working prototype answers questions a deck can only pose. Great for alignment.
- Pick the team, then pick the problem.** Small groups of high trust people deliver every time.
- Outcome over output.** A roadmap full of shipped 'tickets' isn't a product that's valuable. Ship the thing that moves the number that matters.
- De-risk before you build.** Will they buy it, can they use it, can we build it, does it work for the business.

Contact

The fastest way to reach me:

- Email** — mattrickards@outlook.com
- LinkedIn** — [linkedin.com/in/mattrickards](https://www.linkedin.com/in/mattrickards)