

Product Manager / Senior Product Manager - Cards & Top-ups

Banking hasn't changed much in decades. We're changing that. One product at a time.

Lunar is a Nordic challenger bank building the future of financial life with AI at the core. Our engineers, designers, and product people work on problems that actually matter. Making money simpler, smarter, and more rewarding for millions of people across the Nordics.

Fully licensed and founded in 2015, with offices in Copenhagen, Aarhus and Stockholm.

We move fast, we build with purpose, and we're just getting started.

As our new **Product Manager / Senior Product Manager** you'll join the Money Core team based in **Aarhus**, reporting to the Product Director, working to make the card the smoothest and most valuable way to bank every day.

What will you do?

- Own the Cards and Top-ups product end to end. Set a customer-centred strategy, own the roadmap, and lead execution and performance across our Nordic markets, agreeing success metrics before work starts and iterating on what customers actually use.
- Own the economics. Be accountable for customer impact, cost to serve, operational load and risk, and know the cost per active card and which levers move it.
- Run the partner ecosystem. Build and manage relationships with card schemes, processors, wallets, card manufacturing and fulfilment, and fraud and dispute tooling. Set SLAs, run business reviews, and keep every feature viable in every Nordic market alongside commercial, risk and compliance.

- Reduce operational load through product. Work with ops and support to find what drives contacts, and roadmap fixes that cut contact rate, because fewer contacts should come from product, not manual effort.
- Define the bets that make Lunar the smoothest way to bank every day, such as real-time card controls, spend intelligence, faster disputes and better wallet experiences. You'll also decide what not to build.

How you'll work with AI

- Use AI daily. Prototype flows, synthesise research, analyse transaction and dispute data, and draft specs yourself.
- Ship AI where it improves the card, such as dispute handling, fraud explanations and support deflection, with clear evaluation criteria, guardrails and a human fallback. For money movement, fraud rules and compliance, a deterministic rule is often the safer choice, and you'll be able to explain why.

What are we looking for in you?

- Experience in cards, payments or another regulated consumer fintech product, with experience of or a strong interest in card issuing: schemes, processors, tokenisation, 3DS, clearing and disputes.
- A track record of shipping changes that moved real metrics such as engagement, adoption or revenue, with data-informed prioritisation and concrete examples of how you use AI in your work. Strong SQL is a plus.
- Ability to work closely with engineering and turn technical trade-offs into product decisions.
- Strong stakeholder management across commercial, risk and compliance, and clear written English. Swedish, Danish or Norwegian is a plus.
- An ownership mindset: you're accountable for outcomes, not just features, you make calls with incomplete information, and you change course when the data says so.

What you get

- 4 days in the office. We're a team that builds together, thinks together, and moves together. Showing up is part of how we work.
- State of the art equipment. The newest computer, monitor, mouse, and keyboard. We want you to do your best work without anything slowing you down.
- Pension, health insurance, and enhanced parental leave. From your financial future to your family moments. We've got you covered.
- An entrepreneurial scale-up. Own real outcomes, make decisions fast, and help shape a product still being defined across three countries.

Are you ready to join the journey? Apply now and let's find out more!

While you hold on tight for us to get back to you, curious to see what we're up to? Follow us on LinkedIn for business announcements and releases , check out our Instagram for an inside scoop on what it's like to work here.

Depending on the regulations in the country where you will be employed, we will ask to see or obtain information about your criminal record. Please note that our employment is conditional upon you not being registered in RKI (Ribers Kredit Information).

We welcome applications from candidates of all backgrounds. If you need any adjustments during the recruitment process, please let us know.

Lunar
Aarhus, 8000 Aarhus
www.lunar.app

Ansøgningsfrist
Løbende jobsamtaler
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Kontaktperson
Sofia Norén Fahlman
kontakt@finanskandidaten.dk