

Andres Jaramillo

Finetch & Banking | Product & Operations Leadership | Analytics | Project Management
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Experience

Head of Digital Product Operations

Tyba (Part of Credicorp Capital (NYSE: BAP)

Miami, FL. 06-2022 to 09-2023

Tyba is a Latam ([Chile-Colombia-Peru](#)) fast-growth, mass market investment app with over 1.5M downloads. I led a 25-people team (including development squad) to ensure the 200k active users get an outstanding product and transactional experience. Main roles:

- 1) Backend Agile/Scrum Product (customer stories, product roadmap, capacity, workload and sprint planning, development/test and launch). Products led: a) Smooth and unify customer onboarding among products and countries, increasing funnel conversion by 20%, b) Product transactionality (cash in, cash out, trading) for Tyba's new upcoming product: Investing in U.S. Stock Market. c) Savings bank account, to ensure when a customer changes investment products, money remains within Tyba's ecosystem.
- 2) Product delivery and launch: Implemented a collaboration/communications framework and project workflow to guarantee customer focused development and go-to-market, ensuring alignment between front-end customer experience and backend processes.
- 3) Designed a customer centered product & operational KPIs dashboard based on direct SQL queries from SQL transactional database to have real time and transactional accuracy and timeliness metrics for Onboarding / Cash In / Investing / Cash Out.

Founder

Tuyofacil Consumer Lending (Fintech Startup)

08-2013 to 02-2022. Colombia & USA

Tuyofacil offered via BNPL tech products to unbanked and underbanked populations. My main responsibility was designing and launching the product from 0 to 1, including a risk-based pricing personal loan that rewarded good repayment behavior. ([2015 PROMOTIONAL VIDEO](#)) Applying Agile & Scrum for customer stories, business requirements, roadmap and backlog for development / launch for core loan software configuration, onboarding/KYC processes, credit application workflow, onboarding UX, collection strategy & process, and credit engine design for instant approval. Designed and implemented operational processes: Credit disbursement, product logistics, credit payment, collections, CRM configuration, Customer Service. ([SEE TUYOFACIL AT FINNOVISTA FINTECH RADAR \(bottom left\)](#))

Fintech Advisor

TransUnion

11-2020 to 08-2021 (10-month project). Colombia

Helped TransUnion's Fintech clients including Nubank (World biggest Neobank), Mercadolibre (Amazon of LATAM), Addi (Biggest LATAM BNPL), build credit products to achieve market leadership by performing: 1) Product-market fit analysis including competitive advantages and weaknesses to estimate the degree of success of future products to be released. 2) Structure market-differentiated, competitive, and risk-viable products to excel at customer experience and gain market leadership.

Head of Product

Experian

08-2010 to 04-2013. Colombia

Responsible from concept to launch for the success of Experian credit bureau products (Data, Statistical models & Decisioning), their alignment with the company's goals and ensuring they meet clients needs. This includes value proposition, market analysis & research, financials, product roadmap & requirements, development & test, go-to-market and launch. Implemented KPIs to measure market fit and performance, including potential vs real use, value generated vs expected, adoption rate & churn. Some products successfully launched: 1) New improved Credit Score (like Fico score), increasing by 20% scorable population by allowing the underbanked population to have a score. 2) First ever Income Estimator which statistically estimates a person's income (Open Finance didn't exist yet). 3) Challenging Questions machine learning model for ID validation (There wasn't yet biometric ID validation for business purposes).

Consulting & Business Development Manager

Experian

09-2008 to 07-2010. Colombia

Led the B2B strategy and execution plan that resulted in the conversion to Experian from its competitor (TransUnion) of the biggest Bank in Colombia. A thorough understanding of client's products, credit policy and product/operational dynamics was conducted alongside with a market gap analysis to identify pains, market weaknesses and opportunities. Aligned both Client and Experian tech departments on a common project plan and convinced the Client's leadership to, instead of working on a large and long project, make continuous small releases on products and segments. Led three fronts: 1) Credit Process: Customized setup and delivery of a SaaS credit decision engine, reducing approval times by 60% and eliminating half of manual processes. 2) Credit Risk: Created customized scoring and segmentations, increasing credit approval by 12% and reducing credit losses by 8%. 3) Cost Reduction: Designed a new credit bureau product's funnel consumption structure, saving approx. 15% in credit bureau costs.

AVP - Product Program Management

Citibank

07-2005 to 08-2008.

Colombia

1) Manage project portfolio of new credit products, ensuring they are developed and launched as defined to achieve customer impact, market and financial objectives. Cross-functional responsibility for project planning & execution, capacity & resource planning, stakeholder coordination and alignment, operational/financial/accounting readiness, customer service and branch training, communications and marketing plan. Some products launched. a) Payroll personal loan for employed individuals, increasing Citi's personal loan volume by approx. 20%. b) First ever add-on credit card in the Colombian Market, increasing customers credit card volume by ~15%.
2) Continuous product financial and customer service performance monitoring to make technological, operational and credit policy adjustments to ensure that minimum customer expectations and financial commitments are met.
3) Conduct periodic market analysis to monitor TAM, identify opportunities, assess the competition, and understand future trends.

Operational Excellence Manager

Citibank

02-2003 to 06-2005. Colombia

Responsible for taking action from the NPS & customer satisfaction reports, translating customer pains and expectations into improvement projects applying Six Sigma methodology. Coordinate and align Credit, Product, Customer Service, Operations and Technology to clearly define problems, analyze root causes, state solution/goal & baseline standards, define tech & business requirements, process data extraction and dashboarding/visualization. Led specific projects to improve product availability, processing timeliness and transactional accuracy, resulting in Citibank being recognized as the best customer experience bank.

Product Service Manager

Citibank

02-2001 to 01-2003. Colombia

Education

International MBA - IE Business School - Madrid, Spain.

Bachelor of Engineering, Mechanical Engineering - EAFIT University - Colombia.

Languages & Skills

English: Professional working proficiency Spanish: Native.

Skills: Agile Product & Scrum, Waterfall Project Mgmt, Six Sigma & Process Improvement, Analytics/Data Visualization/ KPIs.

Computer Skills: Advanced Excel, SQL, Jira & Confluence, Monday, Tableau, MS Office, Slack, Lucid, Miro, Google Workspace