

Filipe Gesteira de Paula

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PROFESSIONAL SUMMARY

Dynamic and customer-centric Product Owner with over 10 years of experience in banking, fintech, and digital product management, specializing in enhancing digital channels to drive user engagement and business growth. Proven track record in defining product vision, managing backlogs, and leading cross-functional teams in agile environments to deliver impactful solutions aligned with customer and business needs. Skilled in user experience design, data analysis, and regulatory compliance, with expertise in developing API-driven solutions. Fluent in English and experienced in LatAm market dynamics, including PIX and real-time payments. Passionate about leveraging emerging technologies to innovate and optimize digital product strategies.

WORK EXPERIENCE

Bradesco (NYSE: BBD)

Product Owner

September 2024 - Present

- **Defined and communicated the product vision** for digital loan channels, aligning with business goals and customer needs to enhance **user experience** and drive **business growth**.
- **Collaborated with cross-functional teams**, including UX/UI designers, developers, and stakeholders, to prioritize requirements and deliver innovative solutions like an AI-powered chatbot projected to generate \$8.9M NPV over five years.
- Managed and maintained a transparent **product backlog**, prioritizing features and user stories based on **business value, customer impact, and technical feasibility**, ensuring alignment with agile methodologies.
- Monitored key performance indicators (KPIs) and market trends to evaluate product performance, driving **continuous improvement** and identifying opportunities for innovation in digital channels.

StoneCo (NASDAQ: STNE)

Product Owner

December 2022 - September 2024

- **Defined the product vision and strategy** for Open Finance data products, aligning with **business goals** and **customer needs** to enhance **digital channel performance** and drive **business growth**.
- **Collaborated with cross-functional teams**, including UX/UI designers, developers, and marketing, to define use cases and **prioritize features** for credit cards, investments, and core banking, ensuring alignment with **agile methodologies**.
- Led the successful launch of the **Business Financial Management (BFM)** feature through cross-team collaboration, integrating aggregated balance and statement functionalities and expense categorization, achieving a **25% increase in user engagement**, and implemented **PIX instant payments** to drive a **10% increase in cash-in** for Stone accounts.
- Defined and monitored **OKRs, KPIs**, and performance metrics, leveraging **data-driven insights** to guide **iterative improvements** while ensuring **regulatory compliance**, secure data exchange, and adopting **Real-Time Payments** solutions for Open Finance products.

GFT Technologies (ETR: GFT)

Technical Product Owner

March 2020 - November 2022

- **Designed and implemented** API-driven Open Banking solutions on AWS, enabling a **25% increase in digital revenue** for clients.
- **Prioritized user stories** and tasks for development teams using Agile methodologies, ensuring timely and high-quality product delivery.
- **Led** sprint planning and backlog grooming sessions, aligning team efforts with strategic objectives.
- **Collaborated** with stakeholders across LatAm regions to tailor solutions for local market needs, driving the adoption of Internet Banking and real-time payment integrations.

Vayon Insurance Solution (service located to Mapfre Insurance)

Technical Project Manager

January 2011 – February 2020

- Executed **regulatory compliance** projects, improving electronic policy issuance by 99.5% through data-driven solutions.
- Addressed **business challenges** with SQL-based root cause analysis, reducing incident volumes by 90%.

Vayon Insurance Solution (service located to Mapfre Insurance)*Senior Business Analyst / Software Engineer**March 2003 - December 2010*

- Delivered the "SCI" data integration project using SQL and .NET, increasing processing efficiency by 40% and reducing delivery time by 75%.

EDUCATION

University of São Paulo*PgDip in IT Project Management***Brazil***2012***University Santa Cecilia***BS in Computer Science***Brazil***2003***SKILLS & INTERESTS**

Product Management: Product development, lifecycle management, roadmaps, Agile methodologies, Scrum.**Market Analysis:** Competitor assessment, customer insights, data interpretation.**Operational Efficiency:** Process optimization, quality assurance, cross-functional collaboration.**Data & Analytics:** SQL (expert), Metabase, Power BI, BigQuery.**Technical:** AWS Certified Practitioner, Python, cloud computing.**Language Skills:** Fluent Portuguese.**Certifications:** PMP, AWS Certified Practitioner, ITIL