Roberto Aguirre Guardia

Product Manager · Payments and fintech · Roadmap, prioritization, PRDs and technical specs · Translates business requirements into what Engineering can execute · Tracks product and conversion metrics with data · Thrives in ambiguity · 15+ years

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SUMMARY

Product leader with 15+ years in technology, banking, fintech and digital products across Latin America, building payment and credit solutions and translating them into what Engineering can execute. Supports **product strategy and roadmap for payment solutions**, prioritizing by **business impact and technical feasibility**. Writes **PRDs and detailed technical specs** (from business requirements to executable specifications) and **defines and tracks key product metrics (conversion, adoption, origination), using data to guide decisions**. Real fintech and payments adjacency: **digital credit origination and scoring, payment settlement and reconciliation**. Communicates clearly across **technical and non technical audiences** and thrives in **fast paced, ambiguous environments**. Advanced English (C1).

EXPERIENCE

AI, Innovation & Product Consultant · **DigitalHubAssist** Oct 2024 · Present

Remote · Digital and AI products in production · Own platform · Anthropic partner program

- Owns **product management** for digital products: **roadmap, prioritization, PRDs and technical specs**, and **metrics tracked with data**. Builds **AI powered products** (Agent Squad, MedicalHubAssist), relevant to an AI powered payments and orchestration platform. Under my leadership, **DigitalHubAssist** reached **Registered Partner status in Anthropic's partner program**.

Product / Consulting Manager · **NTT DATA** Apr 2021 · Oct 2024

Enterprise account (Grupo AVAL) · Banking and fintech

- Directed **CrediCore, a digital credit origination platform (fintech)** with **digital scoring for online credit card applications**: **translated business requirements into detailed specifications Engineering executed against**, owned **roadmap and prioritization**, and tracked **metrics**, with squads of up to 50 and delivery under ambiguity. Stakeholders up to the bank's presidency.

Product / Digital Transformation Lead · **VASS · GlobalHitss · Tecnocom** 2012 · 2021

Payments · Banking · Insurance · Pensions · Public sector

- **Payment settlement and reconciliation via self service** (Porvenir, **LATAMDIGITAL 2019 award**) and **checkout and conversion optimization** (Colsanitas, Cardif), with cross functional teams under Scrum.

SKILLS

Product management: product strategy and roadmap, feature prioritization (business impact and technical feasibility), PRDs and detailed technical specs, product lifecycle, Agile (Scrum), Jira, Azure DevOps, Notion

Payments & fintech: digital credit origination and scoring, payment settlement and reconciliation, banking and financial services, checkout and conversion; conceptual familiarity with card payment concepts (authorization, capture, refund, network tokens, 3D Secure)

Data & metrics: define and track key product metrics, data informed decisions and prioritization, conversion and adoption, KPIs

Collaboration & communication: works with Engineering, Commercial, Product Marketing and Implementation, clear communication across technical and non technical audiences, stakeholder management up to senior leadership

AI & domain: builds AI powered products (agents, RAG, LLMs, Claude Code), banking, fintech, insurance, health, public sector · Spanish native · advanced English (C1)

EDUCATION

Systems Engineering · **U. de Lima** (Top Third) · MBA + Specialization in Business Strategy and Policy, Tecnológico de Monterrey