

Roberto Javier Aguirre Guardia

Senior Product Manager, Digital Payments and Fintech

aguirrerjg@gmail.com +57 317 675 0419 Bogota, Colombia (open to relocate to Peru) [linkedin.com/in/roberto-javier-aguirre-guadia](https://www.linkedin.com/in/roberto-javier-aguirre-guadia)

PROFESSIONAL SUMMARY

Senior Product Manager with more than 15 years of experience owning digital products across financial services, fintech and enterprise technology in Latin America. Solid understanding of the payments ecosystem including issuers, acquirers, alternative payment methods (APMs), schemes, PSPs, settlement flows, FX dynamics and local regulatory frameworks across Peru and Colombia. Peruvian professional with deep market knowledge of the local financial and digital economy, including consumer behavior, banking penetration and regulatory environment. Proven track record defining product vision, leading discovery cycles, building business cases and executing go-to-market strategies for payment and digital channel solutions. Strong commercial acumen connecting product decisions with revenue impact, cost efficiency and competitive positioning. Experienced working cross-functionally across engineering, operations, finance, legal and marketing in global, multicultural environments.

PROFESSIONAL EXPERIENCE

DIGITALHUBASSIST LLC

Oct 2024 to Present

Head of Product and AI

Owned the full product lifecycle of a GenAI/SaaS platform for healthcare professionals across Latin America. Defined product vision, led discovery cycles and prioritized the roadmap based on user pain points and competitive analysis. Designed and executed go-to-market strategies across engineering, commercial and marketing teams. Monitored activation rates, retention and revenue contribution. Built business cases balancing user value with operational cost and scalability.

NTTDATA COLOMBIA

Apr 2021 to Oct 2024

Product and Delivery Manager

Led product strategy and delivery for Grupo AVAL, one of the largest banking conglomerates in Latin America, overseeing multiple simultaneous digital product initiatives. Acted as voice of the product connecting local market dynamics with corporate technology direction. Managed P and L, maintained lowest staff turnover and built C-level relationships across banking and utilities. Directed post-launch performance reviews and iteration cycles based on financial and operational data.

VASS COLOMBIA

Apr 2018 to Apr 2021

Digital Product Manager

Owned the digital channel product for Porvenir, Colombia's largest private pension fund, leading discovery, design and delivery of payment and self-service solutions for millions of beneficiaries. Partnered with commercial, compliance and technology teams to develop regulated-compliant products. Defined go-to-market plans for new payment methods and monitored performance to reduce transaction friction.

GLOBALHITSS

Nov 2015 to Apr 2018

Digital Product Lead

Led product delivery of digital commerce and banking platforms for financial and insurance clients, including the CARDIF banking engagement platform and COLSANITAS digital commerce portal. Coordinated integration with payment processors and third-party financial APIs, ensuring compliant and high-performance transaction flows across technology, legal, operations and marketing teams.

TECNOCOM COLOMBIA

Aug 2012 to Nov 2015

Digital Transformation Product Leader

Directed digitalization of public service portals for Colombia's Judicial Branch. Applied structured product methodology to define scope, manage stakeholder expectations and coordinate delivery across multiple public entities. Built business cases to support prioritization and led multidisciplinary teams through complex technology integration programs.

CORE SKILLS

Payments and Fintech: Issuers, acquirers, APMs, schemes, PSPs, settlement and reconciliation, FX and cross-border payments, regulatory compliance in LATAM, digital wallets, open banking

Cross-functional Leadership: Stakeholder alignment across engineering, operations, finance, legal and marketing; C-level communication; multicultural global team coordination

Product Management: Product discovery, user research, roadmap prioritization, backlog management, go-to-market strategy, OKRs and KPIs, business case development, post-launch monitoring (TPV, revenue, margins)

Tools and Methods: Agile, Scrum, PMP methodology, SQL for product analytics, AI-augmented workflows, Jira, Confluence, Figma (review), data-driven decision making

EDUCATION

Master of Business Administration (MBA)

Tecnologico de Monterrey, Mexico

2004

Bachelor of Science, Systems Engineering

Universidad de Lima, Peru, Top Third of Graduating Class

1999

CERTIFICATIONS AND RECOGNITION

- Project Management Professional (PMP), PMI
- Generative AI Fundamentals, Google Cloud
- Speaker, CLARO Technology Summit, digital transformation and product innovation
- Featured in DINERO magazine, MedicalHubAssist regional digital health impact
- AI for Product Management, Pendo and Mind the Product
- Digital Experience Platform Expert, Liferay (bit.ly/3IGhzqu)
- Founding Professor, Innovation in PM, Universidad Sergio Arboleda
- Bilingual: Spanish (native), English (fluent, C1)