

Pablo Montenegro

Senior Product Manager · Payments & Collections · Fintech & Digital Banking

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PROFESSIONAL SUMMARY

Payments product leader with 10+ years in financial services, specialising in payment infrastructure, collections automation and digital banking at scale in regulated environments. End-to-end ownership across direct debit mandates, recurring payment systems, QR interoperability, H2H integrations and API-based payment flows.

Deep domain expertise in recurring payments, mandate lifecycle management and collections automation — with working knowledge of European regulatory frameworks (SEPA, PSD2, Open Banking) applied through equivalent infrastructure built in regulated markets. In Chile, the equivalent instruments are PAC (Pago Automático de Cuentas — direct debit mandate system) and TEF (Transferencia Electrónica de Fondos — electronic funds transfer), operating under CMF supervision. The products I built map directly to European infrastructure: PAC 2.0 to SEPA mandate management, ePAC to digital mandate onboarding, QR interoperability to Bizum and SEPA Instant. Currently based in Dublin, open to Senior PM roles in European fintech, digital banking, and remote opportunities across Latin America.

CORE COMPETENCIES

Payments: SEPA · PSD2 · Open Banking · Direct Debit · Recurring Payments · Mandate Lifecycle · R-message Handling · QR Interoperability · H2H Integrations · SEPA Instant · Cross-border Payments

Product: Product Strategy · Roadmap Ownership · Discovery · Backlog Prioritisation · MVP Scoping · Stakeholder Management · OKRs

Technical: REST APIs · Payment Integrations · Backend Systems · SQL · Fraud Risk Mitigation · Technical Specifications

Delivery: Agile / Scrum · Cross-functional Squads · Regulated Environments

Tools: Jira · Figma · Power BI · Tableau · Miro

Languages: Spanish — Native · English — Business Proficient

PROFESSIONAL EXPERIENCE

Independent PM Consultant — Payments & Collections · *Montenegro Product Advisory*

2024 – Present

Dublin, Ireland · Remote | Clients across Europe and Latin America

Payment product strategy, operations design and advisory for fintech teams across LatAm and Europe.

- Monevol 360 (8 months): End-to-end product lifecycle for a personal finance app — 34 user interviews across Chile, Colombia and Argentina, information architecture and a 60-screen Figma prototype covering payment and collections journeys. 98% usability task success rate.
- Karigab — Payment Operations System (2025): Designed a complete payment collection and inventory management system for a Bolivian retailer scaling through TikTok Live — WhatsApp-native checkout, bank reconciliation by batch, and unified physical/digital inventory architecture. Reduced daily operational workload by 85%. Delivered in 7 days.
- Cross-border payment operations redesign (2026, 5 months): Redesigned the end-to-end operational model for a money transfer business managing the Europe–Bolivia corridor — sender onboarding flow, transfer reference traceability, five-stage transaction status tracking, batch reconciliation and transaction monitoring controls. Reduced operational overhead by 70%.
- Payments & collections advisory to early-stage Chilean fintech: 5-epic roadmap covering direct debit mandate flows, collections retry logic and B2B payment redesign. Identified and corrected a critical process generating systematic operational errors.
- Payments domain advisory across Argentina, Bolivia and Peru (3 months): QR payment implementation, merchant onboarding design, stakeholder dashboards and market-specific payment infrastructure mapping.

Senior Product Owner / Product Manager — Payments & Cash Management · *Itaú Bank Chile*

2017 – 2024

Santiago, Chile | Chile's largest private bank

Responsible for the roadmap and end-to-end delivery of payments and corporate collections at Chile's largest private bank — product lines associated with an estimated USD 8M–20M in annual commission revenue from transactional and cash management services. Led 6 major initiatives across payment infrastructure, recurring collections, H2H integrations and operational tooling.

- PAC 2.0 — Automated Collections Platform: Redesigned the recurring collections system introducing failure taxonomy aligned to R-message codes, configurable retry logic and an operational monitoring dashboard shared across product, operations and commercial teams. Result: 30% fewer customer complaints, 20% improvement in operational efficiency, 15%+ increase in collection recovery rate.
- ePAC — Digital Direct Debit: Replaced a paper-based mandate process with a fully digital flow integrating an external e-signature provider. Mandate activation time: 45 days → under 24 hours. End-user adoption rate: 70%. Delivered in 3 months across legal, operations, commercial and technology teams.
- QR Interoperability: Led QR payment product with benchmark against PIX architecture, including fintech API integrations and full error-state redesign. Result: +25% digital payment adoption and new commission revenue lines with fintech partners.
- Multi-Bank Payment Button: Built a unified payment initiation model for corporate clients — single API and web portal enabling receipt of high-value payments across multiple Chilean banks, with same-day settlement and simplified reconciliation.
- H2H Integration: Replaced manual file ingestion with automated system-to-system payment flows — reducing error rates and fraud risk at scale.
- Notification Engine & Monitoring Dashboard: Designed a 3-channel notification system (SMS, email, push) with bank-wide plug-and-play architecture, and an operational dashboard with 3 distinct audience views. Result: 40% faster incident detection.

Business Strategy & Client Success Analyst · Grupo SURA Chile

2016 – 2017

Santiago, Chile

- Portfolio performance dashboards and client retention monitoring across a regulated financial services client base — pension and insurance products.

Implementation & Process Supervisor — Corporate Cash Management · Banco Santander Chile

2012 – 2016

Santiago, Chile

- Corporate client onboarding, after-sales services and SLA monitoring for payment and treasury operations.

INSIGHTS & PUBLICATIONS

- "How Payments Actually Work" — 10-chapter practitioner guide to building payment and collections products (EN & ES)
- "Chile's Open Finance Delay" — analysis of PSD2-equivalent regulatory impact on fintech development
- "Rethinking How We Move Money in Chile" — payment infrastructure strategy and market evolution
- Backlog Prioritisation Matrix — automated weighted scoring model for product teams, available commercially (EN & ES)

EDUCATION & CERTIFICATIONS

MSc Banking & Financial Markets

2022 – 2024

Universidad de Cantabria (Spain) & Pontificia Universidad Católica de Valparaíso · Joint degree · Financial regulation, digital platforms and risk management

Diploma in Digital Banking & Fintech

2023

Universidad de Cantabria, Spain

Certified Scrum Product Owner (CSPO)

2022

CertiProf

Product Designer Certificate

2024

Coderhouse

BSc Civil Engineering

2000 – 2005

Universidad Privada de Santa Cruz de la Sierra, Bolivia