OCT 2016 - MAY 2018

USAA, San Antonio - *Producer (DEPOSITS GROUP)*

- Led human-centered research workshops to diagnose onboarding friction and direct deposit adoption barriers, increasing direct deposit enrollment by 12–15% within the first 6 months while maintaining a +95 Net Promoter Score.
- Led cross-functional collaboration, resulting in the successful launch of three features. Achieved a 10% increase in customers holding both checking and savings accounts, contributing to YoY revenue growth of $250K.

The bullet point: Led human-centered research workshops to diagnose onboarding friction and direct deposit adoption barriers, increasing direct deposit enrollment by 12–15% within the first 6 months while maintaining a +95 Net Promoter Score.

Translates to this:

The problem: Drive higher adoption of direct deposit among new checking account holders within their first 90 days by improving early engagement, reducing setup friction, and reinforcing value at key onboarding moments.

Led a week-long human-centered design workshop with a diverse spectrum of USAA members to identify barriers to direct deposit adoption, uncover onboarding friction points, and co-create solutions that improved early engagement and increased enrollment within the first 90 days.

Outcome: We mapped and delivered a 90-day onboarding journey, designing 180 unique interactions within the first 30 days. These interactions ranged from debit card activation delighters to contextual prompts that encouraged direct deposit setup at high-intent moments, such as after first login or when viewing account details. We introduced real-time paycheck simulations to show when funds would arrive and how balances would stabilize with direct deposit enabled.

We streamlined the experience with step-by-step employer connection flows that reduced setup friction and removed the need for manual form submission. We reinforced behavior through progress tracking and milestone-based rewards tied to key actions like funding the account or initiating the first deposit.

We also surfaced personalized financial insights that highlighted tangible benefits such as reduced fees, faster access to funds, and improved account stability.

The bullet point: Led cross-functional collaboration, resulting in the successful launch of three features. Achieved a 10% increase in customers holding both checking and savings accounts, contributing to YoY revenue growth of $250K.

The Problem New checking account holders showed low early engagement and limited expansion into adjacent products. Customers treated checking as a standalone account and failed to adopt savings or credit products. This constrained lifetime value, reduced retention, and limited cross-line-of-business growth across checking, savings, and credit card portfolios.

The Task Increases multi-product adoption across checking, savings, and credit card within the early lifecycle. Focus on the first 90 days to influence behavior while habits were still forming. Align Product, Design, Engineering, and business stakeholders on a unified activation strategy tied to measurable growth outcomes.

The Action Led cross-functional collaboration to analyze onboarding and early usage data across all three lines of business. Identified key drop-off points where customers disengaged before adopting additional products.

Mapped the first 30–90 day journey to uncover high-intent moments for expansion into savings and credit.

Partnered with Design and Engineering to launch three targeted features:

- Embedded cross-sell prompts within checking flows that introduced savings and credit card options at moments of high engagement
- Simplified account linking and application flows to reduce friction across savings and credit card enrollment
- Behavioral nudges based on transaction activity that encouraged saving habits and surfaced relevant credit offerings

Established shared KPIs across teams and created rapid feedback loops to test and refine experiences.

Prioritized features based on impact to activation, product adoption, and long-term customer value.

The Outcome Increased multi-product adoption by 10% across checking, savings, and credit card portfolios. Expanded customer penetration across lines of business, improving retention and overall account stickiness. Generated approximately $250K in incremental YoY revenue through increased product adoption and higher lifetime value per customer.

OCT 2018 - MAY 2020

USAA, San Antonio - *Experience Owner (CAR BUYING GROUP)*

- Led a successful Human-Centered Design Workshop series, resulting in an 8% conversion rate increase and $375k in additional revenue YoY.
- Designed a comprehensive dashboard for analyzing user data across car insurance, auto loans, and vehicle purchases. The insights led to a 12% improvement in overall product performance.
- Implemented an iterative A/B testing strategy for key product features, resulting in a 10% uplift in user engagement and a subsequent $200k increase in quarterly revenue.
- Reduced development costs by $150K and increased auto loan app starts by 15% by transitioning the Learning Center from hard-coded pages to a scalable, template-driven content system, enabling a 3x increase in content output and eliminating ongoing engineering dependency.

The bullet point: Led a successful Human-Centered Design Workshop series, resulting in an 8% conversion rate increase and $375k in additional revenue YoY.

The Problem We set out to build a Learning Center to support customers through the car buying and maintenance journey, but we lacked a clear understanding of SEO strategy and the real friction points customers experienced.
Content was not grounded in actual user behavior, which limited discoverability, engagement, and conversion impact.

The Task Define a content and SEO strategy rooted in real customer needs.
Identify high-friction moments across the car buying and ownership lifecycle.

Create a scalable Learning Center that could drive qualified traffic, improve engagement, and increase conversion.

The Action Led a series of human-centered design workshops with a diverse set of USAA members to uncover real-world pain points, decision triggers, and information gaps.

Synthesized insights into key journey stages such as research, financing, purchase, and maintenance.
Mapped these stages to high-intent search behaviors and content opportunities.

Partnered with SEO and content teams to translate insights into a structured content strategy, including:

- High-intent educational articles aligned to real customer questions
- Decision-support tools and guides embedded within the journey
- Content pathways that guided users from research to action

Established a feedback loop between user behavior, search performance, and content iteration to continuously refine the Learning Center.

The Outcome Increased conversion rates by 8% by aligning content to real customer intent and decision-making moments.
Generated $375K in incremental YoY revenue through improved engagement and higher-quality traffic.
Positioned the Learning Center as a scalable acquisition and conversion engine, grounded in user insight rather than assumptions.

The bullet point Designed a comprehensive dashboard for analyzing user data across car insurance, auto loans, and vehicle purchases. The insights led to a 12% improvement in overall product performance.

This was a personal endeavor, After launching the Learning Center successfully I was given the OEM discounts to run. I worked with the data analysis team andthey created a massive tableau dashboard that enabled me to quantify data across the auto loan LoB in the bank, auto insurance LoB and Car Buying data from TrueCar. The Carbuying

team had been around for 6yrs prior to me joining the team and no one had thought to put it together.

The Problem Data across auto loans, insurance, and car buying lived in silos. Teams optimized within their own line of business with no shared view of the full customer journey. This limited our ability to identify cross-sell opportunities, understand true conversion drivers, and maximize OEM discount performance.

The Task Create a unified view of customer behavior across auto loans, insurance, and vehicle purchases. Enable data-driven decision making for OEM discount strategy and overall product performance. Translate fragmented data into actionable insights that could drive measurable growth.

The Action Took ownership of the OEM discount program and partnered with the data analytics team to consolidate data across multiple systems into a single Tableau dashboard.

Defined the key metrics and relationships needed to connect the ecosystem, including:

- Customer journey from research to purchase
- Conversion points across auto loans, insurance, and vehicle buying
- Impact of OEM discounts on behavior and deal completion

Worked closely with analysts to structure and normalize data from internal banking systems and external partners like TrueCar.

Identified critical insights, including:

- High-intent customers engaging in car buying were not consistently being targeted with financing or insurance offers
- OEM discounts influenced purchase timing but were not optimized for conversion across products
- Significant drop-off existed between vehicle selection and financing completion

Used these insights to:

- Refine targeting strategies for OEM discounts
- Align messaging across car buying, loans, and insurance

- Prioritize product and marketing changes that improved cross-line-of-business conversion

The Outcome Improved overall product performance by 12% by enabling a unified, data-driven approach across three lines of business.
Unlocked new cross-sell opportunities by connecting previously siloed customer signals.
Established a repeatable framework for using integrated data to drive decision-making and optimize performance across the ecosystem.

The bullet point Implemented an iterative A/B testing strategy for key product features, resulting in a 10% uplift in user engagement and a subsequent $200k increase in quarterly revenue.

The Problem Product decisions were driven by assumptions rather than validated behavior. We lacked clarity on how OEM discounts influenced auto loan starts and overall conversion. Early data suggested we were either surfacing value too late or overwhelming users too early in the journey.

The Task Build a structured A/B testing framework to validate how and when OEM discounts should be introduced. Increase user engagement, auto loan starts, and OEM discount activation and redemption rates. Tie user behavior directly to measurable revenue outcomes.

The Action Implemented an iterative A/B testing strategy focused on high-impact moments in the car buying journey.

Test 1: Placement of OEM Discounts

- Version A: Users landed directly on the new/used vehicle search experience
- Version B: Users were first exposed to OEM discount offers before entering the search flow

Measured downstream impact on:

- Auto loan starts
- Engagement with vehicle search

Identified a clear correlation between early exposure to OEM discounts and increased auto loan initiation. Users who saw discounts upfront demonstrated higher intent and moved more quickly into financing workflows.

Test 2: Timing of Discount Value Exposure

- Version A: Displayed the full monetary value of the OEM discount directly on the card
- Version B: Withheld the discount value initially and revealed it later in the journey

Measured impact on:

- OEM discount activations
- Redemption rates
- Overall engagement

Discovered that delaying the display of discount value drove stronger performance. Version B created curiosity and sustained engagement, resulting in higher activation and redemption rates compared to Version A.

The Outcome Increased user engagement by 10% by optimizing when and how OEM discounts were introduced. Drove a $200K increase in quarterly revenue through higher auto loan starts and improved discount conversion. Established a repeatable experimentation model that connected user behavior to business outcomes and informed future product decisions.

The bullet point Reduced development costs by $150K and increased digital deposit growth by 20% by transitioning the Learning Center from hard-coded pages to a scalable, template-driven content system, enabling a 3x increase in content output and eliminating ongoing engineering dependency.

Basically this stems from the fact that during the launch of the learning center I was having difficulty getting my work prioritized during Pi planning due to the fact that I couldn't directly correlate (correlation vs causation) my learning center articles to driving auto loan app starts or impacting new/used vehicle search due to the fact that the car buying journey was longer than 3 months. In brainstorming with one of my

developers we identified that my articles just needed a template to be launched from instead of hard coding them individually. With one user story I was able to remove the need for any further development. I could create topical pages for groups of articles and the articles themselves. I was able to 3x my output and went from 8 - 24 articles in less than a month.

The Problem The Learning Center required engineering support to launch each article, creating a bottleneck during PI planning. Work was deprioritized because impact was difficult to prove within short planning cycles, especially given the longer car buying journey.
This limited content velocity, slowed SEO growth, and increased reliance on engineering resources for low-leverage tasks.

The Task Increases content output and scalability without additional engineering lift. Reduce dependency on development resources while maintaining quality and consistency.
Enable faster experimentation and iteration to support long-term engagement and conversion goals.

The Action partnered with a developer to reframe the problem from individual article delivery to system design.

Defined a template-driven content model that allowed:

- Creation of reusable page structures for articles
- Grouping of content into topical hubs
- Independent publishing without requiring engineering involvement

Delivered the solution through a single user story, eliminating the need for future hard-coded builds.

Shifted ownership of content creation fully into Product and Content teams, enabling rapid iteration and expansion.

Scaled output from 8 to 24 articles in under a month by removing technical constraints.

The Outcome Reduced development costs by $150K by eliminating ongoing engineering work for content publishing. Increased digital channel deposits by 20% by accelerating content velocity and improving engagement across the Learning Center. Created a scalable content system that supported long-term SEO growth and reduced time-to-market for new content initiatives.

MAY 2020 - MAY 2021

USAA, San Antonio - *Senior Digital Technical Product Manager (OMNI-CHANNEL GROUP)*

- Spearheaded the development of a deposit accounts-focused mobile app feature, resulting in a 10% increase in adoption rates and a 25% reduction in related customer service calls.
- Drove 9% year-over-year growth by optimizing deposit account experiences and onboarding journeys, increasing self-service adoption, reducing support friction, and improving Net Promoter and member satisfaction through continuous testing and targeted UX improvements.
- Optimized storefront experiences across credit and deposit products, driving a 13% increase in application starts and delivering measurable revenue growth through targeted UX improvements and experimentation.

The bullet point spearheaded the development of a deposit accounts-focused mobile app feature, resulting in a 10% increase in adoption rates and a 25% reduction in related customer service calls.

The Problem Customers experienced consistent friction managing deposit accounts in the mobile app.
High call volume stemmed from three core issues:

- Confusion around direct deposit setup, status, and timing of funds
- Lack of clarity between pending vs posted transactions and available vs current balances
- Difficulty completing basic account actions such as transfers, funding, and account linking

These gaps drove unnecessary support calls, increased operational costs, and limited adoption of self-service features.

The Task Reduce customer support dependency by addressing the highest-frequency call drivers. Improve clarity, transparency, and ease of use within the mobile deposit experience.
Increase self-service adoption by enabling customers to confidently complete key actions without assistance.

The Action Analyzed customer support data to isolate the most common reasons for deposit-related calls. Mapped these pain points to specific breakdowns in the mobile experience.

Partnered with Design and Engineering to deliver targeted improvements:

- Introduced direct deposit status visibility, step-by-step setup guidance, and real-time updates to eliminate uncertainty around activation and funding timing
- Simplified transaction presentation by clearly distinguishing pending vs posted activity and available vs current balances, supported by contextual explanations
- Streamlined core account actions such as transfers, funding, and account linking by reducing steps and improving workflow clarity

Embedded contextual guidance directly into the experience to proactively answer common questions and reduce the need for external support.

The Outcome Reduced deposit-related customer service calls by 25% by eliminating the primary sources of confusion and friction.
Increased self-service adoption by 10% as more customers successfully completed key actions within the app.
Improved overall customer confidence and satisfaction by delivering a clearer, more intuitive mobile experience.

The Bullet Point Drove 9% year-over-year growth by optimizing deposit account experiences and onboarding journeys, increasing self-service adoption, reducing support friction, and improving Net Promoter and member satisfaction through continuous testing and targeted UX improvements.

The Problem Deposit account experiences lacked clarity and consistency across onboarding and day-to-day usage. Customers faced friction with direct deposit setup, transaction visibility, and basic account actions. This led to lower engagement, higher support volume, and limited impact on satisfaction and growth.

The Task Improve overall product performance by increasing engagement, adoption, and customer satisfaction. Reduce friction across key deposit account experiences to drive both growth and operational efficiency. Align product improvements to measurable outcomes such as sales growth, NPS, and member satisfaction.

The Action Identified high-friction areas within the deposit account experience using customer support data and behavioral insights.

Focused optimization efforts on three core areas:

- Direct deposit setup and status visibility to reduce uncertainty and increase activation
- Transaction clarity to improve trust and reduce confusion around balances and activity
- Streamlined account actions such as transfers and funding to improve usability

Implemented iterative testing strategies to refine these experiences, including:

- A/B testing variations of onboarding flows and feature placement
- Introducing contextual guidance and in-app education at key decision points
- Continuously measuring engagement, satisfaction, and support impact

Worked cross-functionally with Design, Engineering, and Customer Support to ensure alignment between user needs and operational goals.

The Outcome Delivered 9% year-over-year growth by increasing engagement and improving conversion across deposit account experiences. Improved Net Promoter Score and member satisfaction by reducing friction and increasing confidence in the product. Lowered operational burden by shifting more users to self-service, reinforcing a scalable growth model.

The Bullet Point Optimized storefront experiences across credit and deposit products, driving a 13% increase in application starts and delivering measurable revenue growth through targeted UX improvements and experimentation.

The Problem Storefront pages underperformed due to unclear value propositions and weak conversion paths. Customers engaged with the experience but failed to take the next step into application. This created a gap between traffic and revenue realization.

The Task Increase application starts across credit and deposit products.
Improve engagement quality and convert more traffic into funded accounts.
Identify which experience changes would have the highest impact on conversion and revenue.

The Action Analyzed funnel performance to isolate key drop-off points between product exploration and application start. Identified that the largest constraint was unclear value communication at the moment of decision.

Partnered with Design and Engineering to implement targeted changes:

- Rewrote value propositions to clearly articulate benefits and outcomes
- Restructured page hierarchy to prioritize key decision-making information
- Introduced stronger, action-oriented CTAs aligned to user intent

Ran A/B tests to validate impact.

Biggest Impact Driver: Clarifying the value proposition and surfacing it higher on the page drove the largest lift. Users who immediately understood “why this product matters” were significantly more likely to start an application.

The Outcome

Increased application starts by **13%**, converting more engaged users into active applicants.
Improved engagement quality, leading to higher completion rates and downstream conversions.

Directly drove revenue growth by increasing the volume of funded accounts:

- More application starts → more approved accounts → higher deposit balances and credit utilization
- This translated into increased interest revenue, fee generation, and overall product contribution

MAY 2021 - NOV 2021

iPromoteu, Remote - *Senior Product Manager*

- Led the re-architecture of the primary SaaS platform on Amazon Web Services, increasing deployment frequency from **monthly to biweekly releases**, reducing deployment timelines by two months, and lowering infrastructure and operational costs across compute, labor, and downtime.
- Led Agile development of a CRM platform that increased lead-to-close conversion by 6–8% and reduced deal cycle time by 18%, driving a 4% increase in ARR through improved pipeline visibility and prioritized sales execution.
- Defined and prioritized a strategic API roadmap aligned to PromoStandards APIs, eliminating 60–70% of manual vendor touchpoints and reducing annual operating expenses by $150K through sales and order support automation.

The bullet point Led the re-architecture of the primary SaaS platform on Amazon Web Services, increasing deployment frequency from **Monthly to biweekly releases**, reducing deployment timelines by two months, and lowering infrastructure and operational costs across compute, labor, and downtime.

The Problem The platform relied on a monolithic architecture that required **quarterly release cycles**. Deployments were manual, high-risk, and resource-intensive, often requiring coordinated downtime and extended validation.
This drove up costs across:

- **Compute** due to inefficient resource allocation
- **Labor** from heavy engineering involvement in each release
- **Downtime** impacting customer experience and revenue continuity

The slow release cadence limited the company's ability to respond to market needs and ship value quickly.

The Task Modernized the platform to increase deployment frequency and reduce time-to-market. Lower operational costs by improving efficiency across infrastructure and delivery processes. Enable a scalable system that could support continuous delivery without increasing risk.

The Action Orchestrated the transition to a cloud-native architecture on AWS, partnering closely with Engineering and Infrastructure teams.

Drove key changes:

- Decomposed monolithic services into modular components to enable independent deployments
- Implemented CI/CD pipelines to automate build, test, and release processes
- Introduced environment standardization to reduce configuration drift and deployment errors
- Optimized infrastructure usage to scale resources dynamically instead of over-provisioning

Shifted the deployment model from large, infrequent releases to smaller, iterative updates.

The Outcome Increased deployment frequency from **Monthly to biweekly**, dramatically improving speed and flexibility. Reduced release timelines by **two months**, accelerating feature delivery and iteration cycles.

Lowered costs across key drivers:

- **Compute:** Reduced over-provisioning through dynamic scaling and more efficient resource usage
- **Labor:** Decreased manual deployment effort, freeing engineering capacity for higher-value work
- **Downtime:** Minimized release-related outages, improving system availability and protecting revenue

Translated faster deployments into business impact by:

- Enabling quicker response to customer needs and market opportunities

- Increasing experiment velocity and feature iteration
- Delivering value to customers sooner, improving satisfaction and retention

The bullet point Led Agile development of a CRM platform that increased lead-to-close conversion by **6–8%** and reduced deal cycle time by **18%**, driving a **4% increase in ARR** through improved pipeline visibility and prioritized sales execution.

The Problem

Sales teams lacked a unified view of the pipeline and operated with inconsistent processes.
Leads were not effectively prioritized, follow-ups were inconsistent, and deal progression lacked visibility.
This resulted in slower deal cycles, missed opportunities, and underperformance against revenue targets.

The Task

Build a CRM system that improved pipeline transparency and enabled more effective sales execution.
Increase conversion rates and reduce time to close.
Drive measurable revenue growth by helping teams focus on the highest-value opportunities.

The Action

Led Agile development across Product, Engineering, and Sales stakeholders to design and deliver the CRM platform.

Introduced key capabilities:

- Centralized pipeline visibility with standardized deal stages
- Lead scoring and prioritization based on likelihood to convert
- Automated reminders and workflow triggers to enforce consistent follow-up

Biggest Impact Driver: Lead scoring and prioritization had the largest impact on revenue.

It shifted focus toward high-intent opportunities, ensuring sales teams spent time where conversion probability was highest.

Established continuous feedback loops with sales teams to refine workflows and ensure adoption.
Instrumented the system to track conversion rates, deal velocity, and user engagement.

The Outcome Increased lead-to-close conversion rates by **6–8%** by improving focus and execution. Reduced deal cycle time by **15–20%**, accelerating revenue realization. Drove a **4% increase in ARR** through higher conversion and faster deal closure.

Behavior Change:

- Shifted sales teams from reactive lead management to **proactive pipeline prioritization**
- Increased accountability through clear visibility into deal status and next actions
- Standardized follow-up behavior, reducing missed opportunities and improving consistency

The Bullet Point Defined and prioritized a strategic API roadmap aligned to PromoStandards APIs, eliminating 60–70% of manual vendor touchpoints and reducing annual operating expenses by $150K through sales and order support automation.

The Problem Sales and order support teams relied heavily on manual outreach to vendors for order status, shipment updates, invoices, and inventory checks. Each inquiry required emails, calls, or follow-ups, creating **high-volume, repetitive touchpoints** that slowed operations and increased labor costs. The lack of standardized integrations limited scalability and kept the organization dependent on manual workflows.

The Task Identify and prioritize API integrations that would eliminate the highest volume of manual touchpoints. Reduce operational overhead while improving data accessibility and response times. Create a scalable integration strategy that supported both immediate efficiency gains and long-term growth.

The Action Audited vendor communication workflows and quantified the volume of manual interactions across order lifecycle events. Identified that **order status and shipment visibility** represented the majority of inbound and outbound touchpoints. Prioritized and implemented key PromoStandards APIs integrations, including:

- Order Status API
- Order Shipment Notification API

Fastest ROI Driver: Order Status and Shipment APIs delivered the fastest impact by removing the need for manual follow-ups and proactively surfacing updates within the platform.

Partnered with Engineering to integrate and normalize data, enabling real-time visibility for affiliates and internal teams. Aligned stakeholders on adoption and ensured workflows shifted from reactive communication to self-service access.

The Outcome Eliminated 60–70% of manual vendor touchpoints, significantly reducing repetitive communication and operational strain. Reduced call volume by 30% within the first quarter by providing real-time order and shipment visibility. Delivered $275K in annual cost savings through reduced labor and improved efficiency. Established a scalable automation layer that enabled faster onboarding of additional vendors and set the foundation for broader API-driven growth.

NOV 2021 - APRIL 2022

Tend, Austin TX - *Senior Product Manager*

- Prevented $300K–$500K in rework by resolving cross-border compliance conflicts early and implementing structured alignment between Compliance, Engineering, and Product prior to development.
- Increased activation by **27%** by redesigning onboarding into a dynamic, state-driven experience using behavioral and identity data, aligned to cross-border compliance
- Improved retention by 8% through friction reduction and system-level funnel optimization

The Bullet Point Prevented **$300K–$500K in rework** by resolving cross-border compliance conflicts early and implementing structured alignment between Compliance, Engineering, and Product prior to development.

The Problem

Product development spanned a Mexico-based banking entity and a U.S.-regulated institution, creating conflicting interpretations of compliance requirements.
One specific breakdown occurred around **KYC identity verification**:

- Mexico workflows accepted national ID formats
- U.S. requirements mandated stricter identity validation and audit traceability

This misalignment was typically discovered **late in development**, forcing Engineering to redesign flows and rework completed features.
Rework occurred in **~30–40% of releases**, adding weeks of delay and increasing delivery costs.

The Task

Eliminate late-stage compliance conflicts by aligning regulatory interpretation before development begins. Reduce rework, improve delivery predictability, and create a scalable process for cross-border product development. Ensure all stakeholders operate from a shared, validated understanding of requirements.

The Action Introduced early-stage compliance alignment workshops as a standard part of the product lifecycle.

Resolved the KYC conflict by:

- Defining a **unified identity verification standard** that satisfied both Mexico and U.S. regulatory requirements
- Translating regulatory language into **clear product and engineering acceptance criteria**
- Aligning audit and data capture requirements upfront to avoid retrofitting

Established **pre-development validation gates**, requiring sign-off from Compliance, Engineering, and Product before work entered sprint cycles.

Shifted day-to-day collaboration by:

- Embedding Compliance into backlog refinement and sprint planning sessions
- Moving from reactive escalations to **proactive requirement alignment**
- Creating shared ownership of requirements instead of siloed decision-making

The Outcome Prevented $300K–$500K in rework by eliminating late-stage requirement changes and reducing duplicated engineering effort. Reduced rework frequency from ~30–40% of releases to under 10%, significantly improving delivery efficiency. Accelerated release timelines by ensuring requirements were complete and validated before build. Transformed team collaboration from reactive and siloed to proactive, aligned, and system-driven, enabling faster and more predictable product delivery.

The Bullet Point Increased activation by **27%** by redesigning onboarding into a dynamic, state-driven experience using behavioral and identity data, aligned to cross-border compliance requirements.

The Problem Onboarding performance suffered due to friction in identity verification and inconsistent compliance requirements across Mexico and U.S. regulatory frameworks.
Users were presented with static, one-size-fits-all flows that did not adapt to their identity state or progress.
A specific breakdown existed in **KYC verification**: users were required to complete redundant steps to satisfy both Mexico ID standards and U.S. audit requirements.

This led to:

- High drop-off during identity verification
- Confusion around next steps
- Delayed time-to-value

Baseline activation rates were suppressed because users could not efficiently progress through onboarding.

The Task Increase activation by reducing onboarding friction while ensuring compliance across both regulatory environments. Create a seamless onboarding experience that adapts to user behavior and identity status. Ensure compliance requirements were met **without introducing unnecessary user friction**.

The Action Redesigned onboarding into a **dynamic, identity-aware flow** that adjusted in real time based on user state and regulatory requirements.

Resolved the KYC conflict early by:

- Defining a **unified identity verification framework** that satisfied both Mexico and U.S. compliance standards
- Eliminating redundant verification steps by consolidating data capture and audit requirements

Implemented key improvements:

- Progressive onboarding that surfaced only relevant steps based on identity completion status
- Clear “next best action” guidance to reduce confusion and keep users moving forward
- Behavioral triggers that adapted the experience based on user progress and drop-off patterns

Embedded Compliance into the design process to ensure requirements were met upfront, preventing the need for additional steps later.

Introduced instrumentation to track:

- Identity verification completion rates
- Drop-off at each onboarding stage
- Time to first meaningful action

The Outcome Increased activation by **27%**, measured as the percentage of users completing identity verification and their first meaningful account action within the onboarding window.

Reduced drop-off at the identity verification stage by eliminating redundant steps and clarifying progression.
Accelerated time-to-value, enabling users to reach key product moments faster.

Improved onboarding efficiency by aligning compliance requirements early, ensuring a frictionless experience without sacrificing regulatory integrity.

Pressure Test (What You Should Be Ready to Say)

- "We had redundant KYC steps due to cross-border compliance that we consolidated into a single flow"
- "Activation was defined as completing identity + first meaningful action"
- "The biggest driver was making onboarding state-aware instead of static"

That positions you as someone who understands how to balance **compliance, user experience, and growth**.

The Bullet Point Improved retention by **8%** by removing post-onboarding friction and optimizing the early lifecycle funnel with behavior- and identity-aware experiences aligned to cross-border compliance.

The Problem Users who completed onboarding did not consistently return or deepen engagement. Friction persisted after activation due to inconsistent experiences across regions and unclear product value.

A specific breakdown existed in **ongoing KYC/compliance states**:

- Users were intermittently prompted for additional verification to satisfy U.S. audit requirements after initial Mexico-based onboarding
- These interruptions created confusion, blocked key actions, and eroded trust

Retention suffered because users experienced:

- Unexpected compliance prompts
- Lack of clarity on account status and next steps
- Inconsistent workflows across key actions (payments, transfers, account management)

Baseline 30–60 day retention lagged due to these early lifecycle disruptions.

The Task Increase retention by ensuring a consistent, low-friction experience after onboarding.
Eliminate disruptive compliance-related interruptions while maintaining regulatory integrity.
Reinforce product value in the first 30–60 days to drive repeat engagement and habit formation.

The Action Extended the **state-driven model beyond onboarding** to the early lifecycle experience.

Resolved the compliance interruption issue by:

- Consolidating KYC requirements into a **predictable, transparent lifecycle model**
- Surfacing verification needs proactively rather than interrupting users mid-journey
- Aligning Mexico and U.S. compliance requirements into a single, continuous identity state

Optimized key workflows by:

- Standardizing account actions (payments, transfers, balance visibility) across regions
- Introducing contextual guidance and “next best actions” based on user behavior
- Reducing unnecessary steps and clarifying transaction states to build confidence

Instrumented the funnel to track:

- Return usage within 30–60 days
- Drop-off after key actions
- Impact of compliance prompts on engagement

Embedded Compliance into ongoing product iterations to ensure changes did not reintroduce friction.

The Outcome Improved retention by **8%**, measured as the percentage of users returning and engaging within the first **30–60 days** after onboarding.

Reduced early lifecycle drop-off by eliminating disruptive compliance prompts and clarifying user state.
Increased repeat usage by reinforcing value through consistent, predictable experiences.

Created a stable engagement foundation where:

- Activation flowed into retention without interruption
- Compliance requirements were met without degrading user experience
- Users developed stronger trust and ongoing usage patterns

Pressure Test (What You Should Be Ready to Say)

- “Users were getting hit with compliance prompts after onboarding, which broke the experience”
- “We made identity state persistent and predictable instead of interruptive”
- “Retention was measured by 30–60 day return engagement”

That shows you understand how to **connect onboarding, compliance, and long-term behavior into one system**.

APRIL 2022 - AUG 2023
Productable, Austin TX - *Senior Product Manager*

- Revamped the innovation lifecycle methodology, driving a 10% increase in Innovation Review Requests (IRR), a 6% reduction in off-ramping, and a 12% increase in Innovation Advancement Approvals (IAA).
- Optimized user workflows for a 4% increase in IRR and a 7% boost in IAA, reducing confusion, enhancing response time, and improving overall communication clarity.
- Implemented and managed a recurring system, boosting engagement and securing a 5% increase in IRR and an 8% rise in IAA approvals.

The Bullet Point Revamped the innovation lifecycle methodology, driving a 10% increase in Innovation Review Requests (IRR), a 6% reduction in off-ramping, and a 12% increase in Innovation Advancement Approvals (IAA).

The Problem The innovation pipeline lacked structure and consistency across stages. Ideas entered the system without clear criteria, which led to:

- Low-quality submissions
- High off-ramping rates
- Inconsistent evaluation standards

Teams struggled to understand **what made an idea viable**, which reduced throughput and slowed advancement.

The Task Improve the quality and progression of ideas through the innovation funnel. Reduce off-ramping while increasing advancement into later stages.
Create a standardized methodology that aligned stakeholders on how ideas should be evaluated and progressed.

The Action Redesigned the innovation lifecycle into a **structured, stage-gated system** with clear expectations at each phase.

Introduced:

- Standardized submission criteria to improve input quality
- Defined evaluation frameworks for each stage
- Clear advancement signals tied to business value, feasibility, and scalability

Aligned stakeholders across Product, Engineering, and Leadership to ensure consistent interpretation of advancement criteria.

Created visibility into why ideas advanced or were rejected, removing ambiguity from the process.

The Outcome

Increased IRR by **10%** by improving clarity around how to submit viable ideas.
Reduced off-ramping by **6%** by filtering and structuring inputs earlier in the process.
Increased IAA by **12%** by creating a clearer path to advancement and improving decision quality.

The Bullet Point Optimized user workflows, increasing IRR by **4%** and IAA by **7%** by reducing friction, improving response time, and enhancing communication clarity.

The Problem Users experienced friction navigating the innovation platform.
Submission and review processes were unclear, leading to:

- Delayed responses
- Confusion around next steps
- Inconsistent communication between stakeholders

This reduced participation and slowed idea progression.

The Task Improve usability and clarity across the innovation workflow. Reduce friction in submission, review, and feedback loops. Increase both participation (IRR) and advancement (IAA) through better execution.

The Action Mapped end-to-end user workflows to identify friction points across submission, review, and approval stages.

Implemented targeted improvements:

- Simplified submission flows with clearer inputs and expectations
- Standardized communication between reviewers and submitters
- Reduced response time by clarifying ownership and next steps

Introduced structured feedback loops so users understood how to improve and progress their ideas.

Focused on **execution clarity**, not just system structure.

The Outcome

Increased IRR by **4%** by making idea submission easier and more intuitive.
Increased IAA by **7%** by improving clarity in review and feedback processes.
Reduced delays and confusion, leading to faster and more consistent idea progression.

The Bullet Point implemented a recurring engagement system, increasing IRR by **5%** and IAA by **8%** by driving consistent participation and reinforcing innovation behaviors.

The Problem User engagement in the innovation platform was inconsistent and event-driven.
Participation spiked during campaigns but dropped off afterward.
There was no system in place to sustain ongoing contribution and engagement.

The Task Create a system that encouraged continuous participation in the innovation process.
Drive consistent submission and engagement behavior over time.
Increase both idea volume (IRR) and advancement (IAA) through sustained activity.

The Action Designed and implemented a **recurring engagement model** that reinforced participation over time.

Introduced:

- Regular prompts and triggers for idea submission
- Structured cadences for review cycles and feedback
- Visibility into active ideas and progression to maintain momentum

Aligned engagement with the innovation lifecycle so users consistently re-entered the system.

Shifted behavior from **one-time participation** → **continuous contribution**.

The Outcome

Increased IRR by **5%** through consistent user re-engagement.
Increased IAA by **8%** by maintaining momentum and improving idea maturity over time.
Created a sustainable engagement model that supported long-term innovation throughput.

Final Take (What You Just Built)

These three stories ladder cleanly:

- **Methodology** → improved system quality
- **Workflow** → improved execution clarity

- **Engagement system** → improved sustained behavior

How You Say This in an Interview (Simple Version)

- "We fixed the system first (methodology)"
- "Then we fixed how people used it (workflows)"
- "Then we fixed how often they came back (engagement)"

Pressure Test

Be ready to answer:

- What caused off-ramping before your changes?
- What made a "good" idea after your methodology change?
- What specific workflow change reduced confusion the most?

You've got strong signals here. A few overlap. I consolidated into **4 high-impact stories** that show systems thinking, scale, and measurable outcomes.

iPROMOTEu — Senior Product Manager
March 2024 – March 2026

- Reduced support volume by 25–35% by unifying authentication state, KYC verification status, user roles, account status, and risk signals into a single identity decision system.
- Led MFA rollout achieving 100% adoption while maintaining authentication performance and user experience.
- Increased payment conversion by shifting 30% of transactions to a customer-facing self-service portal, reducing operational overhead, accelerating cash flow, and unlocking 5–8% upsell conversion at checkout while enabling scalable drop shipment workflows.
- Reduced defects by 40% by rationalizing legacy Xebra dependencies and aligning identity, access control, and financial workflows into a unified system architecture within iSuite.
- Scaled vendor integrations by implementing a vendor-agnostic ingestion framework using PromoStandards APIs, increasing supported suppliers by

2–3x, reducing onboarding time from 3–6 months to 3–4 weeks, and cutting order support inquiries by 20–30% through real-time data visibility.

The Bullet Point Reduced support volume by 25–35% by unifying authentication state, KYC verification status, user roles, account status, and risk signals into a single identity decision system.

The Problem Identity signals were fragmented across multiple systems, each maintaining its own version of the user. Authentication, KYC verification, account status, and permissions operated independently, which created conflicting system behavior.

Examples of breakdowns included:

- Users verified in KYC but blocked due to mismatched account status
- MFA triggered inconsistently due to disconnected risk signals
- Access issues caused by misaligned role and permission logic

These inconsistencies drove a high volume of support tickets, as users experienced unclear errors and unpredictable system responses.

The Task Create a unified view of the user by consolidating identity signals into a single, consistent system. Eliminate conflicting system behavior and improve clarity across authentication, access, and account workflows. Reduce support dependency by addressing the root cause of identity-related issues.

The Action Designed and implemented a **centralized identity decision layer** that aggregated and standardized key signals, including:

- Authentication state (session, MFA status)
- KYC verification status (not started, in progress, verified)
- User roles and permissions
- Account status (active, suspended, restricted)
- Device and risk signals (known device, anomaly detection)

Defined a unified identity model with clear state definitions and rules that governed how these signals interacted. Aligned Product, Engineering, and Operations to ensure all systems referenced the same identity framework. Enabled real-time propagation of identity state changes across the platform to eliminate inconsistencies.

The Outcome Reduced support volume by **25–35%** by eliminating identity-related confusion and system conflicts. Improved user experience by providing clear, consistent authentication and access behavior. Decreased operational overhead by reducing manual troubleshooting and support intervention. Established a scalable identity foundation that supported secure, reliable, and predictable platform interactions.

The Bullet Point Led MFA rollout achieving **100% adoption** while maintaining authentication performance and user experience.

The Problem The platform required stronger security controls, but MFA implementations often introduce friction that reduces login success and user satisfaction.
There was a risk of:

- Increased login failures
- Higher support volume
- User resistance to adoption

The Task Implement MFA across the entire user base without degrading performance or user experience. Ensure full adoption while maintaining authentication success rates.
Balance security requirements with usability.

The Action Led end-to-end MFA strategy across Product, Engineering, and Security.

Implemented:

- Flexible verification methods (email, SMS)
- Device recognition to reduce repeated challenges
- Clear user flows for setup and recovery

Embedded MFA into the onboarding and login experience in a way that minimized disruption.

Continuously monitored authentication success rates and optimized flows to reduce friction.

The Outcome Achieved **100% MFA adoption** without negatively impacting authentication performance. Maintained high login success rates while significantly improving platform security. Avoided increased support volume typically associated with MFA rollouts.

The Bullet Point Increased payment conversion by shifting **30% of transactions to a customer-facing self-service portal**, reducing operational overhead, accelerating cash flow, and unlocking **5–8% upsell conversion at checkout** while enabling scalable drop shipment workflows.

The Problem Payments relied on a **multi-step, intermediary model** where affiliates collected payments from their customers and then remitted funds.
This created systemic issues:

- Late payments and inconsistent cash collection
- Limited accountability across affiliates
- High dependency on support teams to resolve payment issues

The model also blocked growth opportunities:

- No direct relationship with end customers at checkout
- No ability to introduce upsell or cross-sell opportunities
- Drop shipment workflows required manual coordination and follow-up

This resulted in delayed revenue, operational inefficiency, and missed monetization opportunities.

The Task Eliminate payment friction by removing the affiliate as the payment intermediary.
Enable end customers to complete payments directly through a self-service experience.

Improve conversion, accelerate cash collection, and create a foundation for upsell and drop shipment expansion.

Long term, transform checkout into a **revenue-generating moment**, not just a transaction.

The Action Led the design and launch of a **customer-facing portal** that enabled end customers to:

- Complete payments directly without affiliate involvement
- Access real-time order and payment status
- Self-serve key actions across the order lifecycle

Re-architected the payment flow from **affiliate-mediated → direct-to-platform**.

Implemented:

- Streamlined checkout experience with fewer steps and clear guidance
- Embedded payment capabilities directly into order workflows
- Real-time visibility into invoices, balances, and payment status

Introduced **checkout-level upsell opportunities**, similar to impulse purchase models:

- Surfaced add-on products and upgrades at the point of payment
- Aligned offers with order context to increase relevance

Enabled **drop shipment workflows** by integrating fulfillment options directly into the checkout and order process, reducing manual coordination.

Aligned Product, Engineering, Finance, and Operations to support the shift in ownership and ensure adoption across the ecosystem.

The Outcome Shifted **30% of transactions to self-service**, significantly increasing payment conversion and reducing friction. Reduced late payments by removing the affiliate dependency and accelerating time-to-cash. Lowered operational overhead by minimizing support involvement in payment collection and issue resolution.

Generated **5–8% incremental revenue lift through upsell conversion at checkout**, turning payments into a monetization channel.
Improved drop shipment adoption, reducing fulfillment delays and enabling more scalable order execution.

Established a foundation for a **direct-to-customer commerce model**, unlocking future opportunities in upsell, cross-sell, and lifecycle revenue expansion.

Pressure Test (Be Ready to Say This Clearly)

- "We removed the affiliate from the payment flow and went direct to the end customer"
- "That improved conversion and eliminated late payment issues"
- "We turned checkout into a revenue moment with 5–8% upsell lift"

This positions you as someone who didn't just optimize payments…
You **changed the business model and unlocked new revenue streams**.

You're right to push this. Right now it reads tactical. What you actually did was **platform rationalization and system alignment**, not bug fixing.

The Bullet Point Reduced defects by **40%** by rationalizing legacy Xebra dependencies and aligning identity, access control, and financial workflows into a unified system architecture within iSuite.

The Problem Core platform functionality depended on a legacy in-house system, Xebra, which had been incrementally built over time with limited documentation and inconsistent design patterns.

While iSuite served as the modern front end, much of the underlying logic and data remained tightly coupled to Xebra servers.

This created systemic issues:

- Conflicting identity and access control logic across systems
- Inconsistent financial and billing workflows
- Fragile integrations between legacy and modern components

The result was not isolated bugs, but **structural inconsistency**, which manifested as defects, unreliable behavior, and reduced trust in the platform.

The Task Stabilize the platform by reducing dependency on fragmented legacy logic. Align identity, access, and financial workflows into a consistent, scalable system. Improve reliability while enabling continued migration from Xebra to iSuite.

The Action Led a cross-functional effort across Product, Engineering, and Finance to **rationalize system behavior and standardize core workflows**.

Focused on defining a **single source of truth across systems** by:

- Mapping how identity states in iSuite interacted with legacy Xebra logic
- Standardizing access control rules across both environments
- Aligning financial workflows (billing, payments, account state) to consistent definitions

Introduced:

- Shared validation logic to replace conflicting rules across systems
- Clear data contracts between iSuite and Xebra services
- Standardized workflows that reduced reliance on undocumented legacy behavior

Shifted the platform from **loosely coupled, inconsistent logic → coordinated system architecture**.

The Outcome Reduced defects by **40%** by eliminating structural inconsistencies rather than treating surface-level issues.
Decreased engineering time spent on reactive fixes and legacy troubleshooting.
Improved system reliability and predictability, increasing user trust in the platform.

Established a stable foundation for **continued migration away from Xebra**, enabling long-term scalability and modernization.

Why This Version Wins

- You are not fixing bugs
- You are **stabilizing a legacy-modern hybrid system**
- You are **creating a migration path and system integrity**

If You Need a One-Liner in an Interview

“I didn’t fix bugs, I fixed the system that was creating them.”

Final Take

This set tells a clean, executive-level story:

- **Identity system → reduced support + improved clarity**
- **MFA → security without friction**
- **Payments → revenue + efficiency**
- **Platform alignment → reliability at scale**

If You Say One Thing in an Interview

“I unified identity, streamlined payments, and aligned core systems, which reduced support, improved conversion, and made the platform scalable.”

The Bullet Point Scaled vendor integrations by implementing a vendor-agnostic ingestion framework using PromoStandards APIs, increasing supported suppliers by **2–3x**, reducing onboarding time from **3–6 months to 3–4 weeks**, and cutting order support inquiries by **20–30%** through real-time data visibility.

The Problem Vendor data was fragmented and manually managed across suppliers, with each integration built as a one-off solution. Despite the availability of PromoStandards, the organization relied on **custom SOAP integrations**, which required significant engineering effort and slowed onboarding.

This created systemic constraints:

- Integration timelines of **3–6 months per vendor**
- A ceiling of ~75 integrated suppliers despite a much larger network
- Heavy reliance on email and manual follow-ups for order status, shipments, and invoices

The result was limited scalability, high support volume, and poor real-time visibility into vendor-side activity.

The Task Break the dependency on one-off integrations and create a scalable model for ingesting vendor data.
Reduce onboarding time and remove the bottleneck limiting supplier expansion.
Enable real-time visibility across order lifecycle events to shift the platform from reactive support to self-service.

The Action Designed and implemented a **vendor-agnostic ingestion framework** that standardized how PromoStandards data was consumed and propagated across the platform.

Translated complex SOAP/XML responses into a **common internal data model**, enabling consistency across vendors regardless of implementation differences.

Prioritized high-impact APIs, including:

- Order Status
- Shipment Notifications
- Invoices
- Inventory Availability

Built reusable connectors that eliminated the need for bespoke integrations per vendor.

Partnered with Engineering to:

- Normalize schemas and handle namespace inconsistencies
- Automate ingestion and transformation pipelines
- Surface real-time vendor data directly within iSuite workflows

Shifted the system from **manual, email-driven communication → real-time, API-driven visibility**.

The Outcome Increased the number of integrated vendors by **2–3x**, breaking the previous scalability ceiling.
Reduced vendor onboarding time from **3–6 months to 3–4 weeks**, accelerating network expansion.
Cut order support inquiries by **20–30%** by giving affiliates direct access to vendor-side updates.

Improved order visibility across status, shipment, and invoice events, enabling faster issue resolution and reducing dependency on manual follow-ups.

Established a scalable integration layer that positioned the platform to support continued vendor growth and future automation initiatives.

Pressure Test (Be Ready to Say This Clearly)

- “We moved from one-off integrations to a reusable ingestion framework”
- “We normalized PromoStandards into a common data model”
- “That’s what allowed us to scale vendors and reduce support”

Blunt Take

This is one of your strongest bullets.

It shows:

- Systems thinking
- Technical depth
- Business impact

- Industry-specific leverage

This is the one that makes people say:

> “This person understands how to scale a platform.”