Julio Lavalle

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Senior Product Manager | Fintech Platforms & APIs

Product leader with 10+ years building fintech and SaaS products across LatAm and the US. Founder of 3 fintech ventures with ownership of product roadmaps, financial outcomes, and executive alignment. Led initiatives spanning KYC, credit decisioning, and open finance, and scaled a lending platform across 5 markets. Combines regional market experience with hands-on SQL analysis and engineering collaboration.

WORK EXPERIENCE

Clade • **New York, USA** • **07/2025 - Present**
Sr. AI Product Manager

- Led product development for an AI-native investment diligence platform, translating business requirements into evaluated prototypes for document intelligence, agentic workflows, and reporting in collaboration with cross-functional teams.
- Prioritized product improvements using AI evaluations, production monitoring, and automated QA; reduced nightly test failures by 50% while expanding test coverage and refining agent guardrails.
- Connected session replay, SQL/PostgreSQL analysis, and engineering triage to identify customer-facing issues and prioritize fixes, reducing detection-to-assignment time and uncovering blockers during enterprise trials.

Conecta Pro • **Latin America** • **01/2024 - 01/2025**
Partner & Head of Product

- Owned product strategy and roadmap for fintech infrastructure spanning KYC, credit decisioning, and open finance; prioritized investments against financial objectives and aligned executive stakeholders on product direction and resource allocation.
- Partnered with engineering to translate requirements into developer-facing APIs, data integrations, and financial workflows; reduced underwriting costs by 35% within 6 months through open-finance data.

MiBolsillo (Techstars '21) • **Delaware, USA** • **05/2019 - 12/2023**
CEO & Head of Product

- Owned product strategy, roadmap, monetization, and financial performance for a mobile lending platform from inception to break-even, leading cross-functional delivery and aligning commercial partners and financial institutions on growth priorities.
- Scaled the platform across 5 LATAM markets, automating lending workflows and improving credit decision accuracy by 25%.

SKILLS

Hard Skills: A/B Testing, Agentic Workflows, API Integrations, Automated QA, B2B2C Platforms, Crypto, Developer-facing APIs, Digital Payments, Discovery, Monetization, MVP Scoping, Open Finance, PRDs, Prioritization, Product Analytics, Production Monitoring, Product Strategy, Qualitative and Quantitative Data Analysis, Roadmap Ownership, Stablecoins, Stakeholder Management, Technical Fluency

Soft Skills: Cross-functional Leadership, Customer Empathy, Data-Driven Decisions, Executive Alignment, Ownership, Prioritization under Uncertainty, Translating Business Needs into Technical Requirements

Proficient in: English, Portuguese, Spanish

EDUCATION

MBA in Artificial Intelligence and Big Data at Instituto de Ciências Matemáticas e de Computação (ICMC)

USP - Universidade de São Paulo
06/2024 - 12/2025

- Automated loan workflows to improve credit access by 25%; used SQL dashboards, product KPIs, and A/B tests to reduce customer acquisition cost by 30%.

Poupa Certo • Sao Paulo, Brazil • 10/2016 - 12/2022
Founder & Product Lead

- Founded and launched a micro-investment app, owning product delivery, roadmap, and financial performance; grew adoption to 120,000 users.

Massachusetts Institute of Technology • Cambridge, Massachusetts • 06/2012 - 12/2019
MIT D-Lab Scale-Ups Fellow

- Served as a co-design instructor supporting venture scaling across 15 countries in Africa, Asia, and Latin America, contributing to initiatives that reached 1.5 million people.

MGov Brasil • Sao Paulo, Brazil • 09/2017 - 08/2018
Business and Partnerships Development

- Secured five school contracts within 12 months, developing partnerships to support the adoption of education technology.

CAOS Focado • Sao Paulo, Brazil • 08/2014 - 12/2017
Innovation Consultant

- Developed STEM and innovation programs reaching 2,000+ students and a community of 600 families over 2 years.

GBD Network LLC • Lima, Peru • 07/2009 - 03/2011
Market Research Analyst

- Assessed carbon-market financing opportunities for 7 projects across Latin America.

The World Bank • Lima, Peru • 11/2007 - 07/2009
Financial Inclusion Consultant

- Assessed property rights as financial assets to inform rural financial inclusion initiatives across 8 towns serving 150,000 people.

CERTIFICATIONS

Google Project Management
Google

Certified SAFe® Product Owner/Product Manager
Board Infinity

BSc. in Economics and Finance
Universidad Inca Garcilaso de la Vega
03/2019 - 12/2023

Behavioral & Cognitive Science MSc. in Applied Psychology
USP - Universidade de São Paulo
12/2020 - 12/2021

Specialization in Economics and International Development
Universidad Peruana de Ciencias Aplicadas
01/2009 - 12/2011

Economics
Universidad San Ignacio de Loyola
01/2005 - 12/2009