GERMAN DARIO VERON

Product Manager | Product Owner | Fintech & Payments | Digital Products
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Spanish citizen (EU) · Remote from Germany (CET) · Spanish native | English B2

SUMMARY

Product Manager & Owner with 2+ years leading payments products in Fintech (API Checkout, BNPL and B2B Solutions) and 10+ years in Processes, Operations and CX in LATAM, including Mercado Libre. Focus on conversion, payment experience and integrations, with AI applied to Product.

PROFESSIONAL EXPERIENCE

Personal Pay (Argentina, Fintech, ~3M users) Jan 2025 - Aug 2026
Product Manager | Product Owner API Checkout

Key achievements:

- Led API Checkout from development to production with a cross-functional team (Tech Lead, Devs, QA and UX), growing it to ~90% of B2B line revenue (QR Seller, POS, Payment Link and API Checkout).
- Led the launch of BNPL as a new payment method in Tienda Personal with Lending, Risk and Fraud: captured transactions previously paid by credit card and raised the average ticket by 80%, with more volume and Lending revenue.
- Identified through conversion funnel analysis that insufficient balance accounted for ~20% of the total, then cut it to ~5% by pushing Extra Pay, which covers the shortfall with a loan.
- Led the API hardening project and the development of a Developer Portal with a strategic partner (Conexa), enabling 10+ new merchants integrated per month.

Responsibilities:

- Defined the API Checkout product vision and strategy, identifying growth opportunities aligned with OKRs and prioritizing the backlog and roadmap with product, business and experience KPIs.
- Managed internal stakeholders (Business, Marketing, Operations, Finance) and external ones (Personal ecosystem and partners) to integrate 3 flows: Tienda Personal, Top-ups and Bill Payments.
- Ran discovery and conversion funnel analysis with Google Analytics on payment and BNPL flows to maximize conversion and improve design.

Personal Pay (Argentina, Fintech, ~10k sellers) Apr 2024 - Dec 2024
Product Owner Core B2B Solutions

Key achievements:

- Launched order tracking for QR Kit and POS (Andreani integration and in-app widget), cutting the share of the “order status” reason in B2B NPS detractors from ~10% to ~1% (-9 p.p.). The widget was reused in B2C for physical prepaid cards.
- Implemented data and log ingestion for Collaborators (top-up sales and QR payments), enabling product usage measurement and analysis for the first time.

Responsibilities:

- Managed the backlog of cross-cutting B2B solutions (order tracking, POS purchase, Tax Calculator, Collaborators and Invoices) for sellers and the QR, POS and Payment Link products.
- Managed the relationship with Andreani as external logistics partner, defining contracts, connection and APIs to integrate order tracking statuses for QR Kit and POS.
- Prioritized the backlog across QR, POS and Payment Link requests based on metrics and impact.

Mercado Libre (LATAM, E-commerce, ~90k sellers in Fulfillment) Mar 2022 - Feb 2024
Senior Customer Experience & Continuous Improvement Analyst

Key achievements:

- Reduced the Inventory contact rate (CR) from ~18% (Q1.22 average) to ~10% (Q4.23 average), a ~44% drop, through SQL (BigQuery) data analysis and experience improvements.
- Led the Seller Risk Bonus program, which let Customer Service resolve low-risk cases without escalating to Operations, saving ~USD 30k per month in operating costs.
- Found that ~90% of products reported as lost in the warehouse were resolved within 24 hours and redesigned the notice with that wait, reducing unnecessary contacts across LATAM.

Responsibilities:

- Owned the Inventory CR and managed the CR and Relational NPS targets, with monthly checkpoints with Product, Operations, Customer Service, Growth and LATAM CX leaders, explaining variations and proposing improvements.
- Analyzed large data volumes with SQL (BigQuery) and Tableau dashboards to find the causes of seller contacts.
- Started the Damaged Products discovery to reduce seller contacts.

Previous experience:

- **Gire S.A.** | Digital Operations Specialist | Senior Digital Operations Analyst | Senior Process Analyst (2019 - 2022): Digital integrations with virtual wallets and process redesign.
- **Sullair Argentina** | Semi-Senior Process Analyst (2017 - 2019)
- **Copicyn** | Planning and Development Analyst (2014 - 2017)
- **General Motors Argentina** | Business Analyst (2012 - 2014)

APPLIED AI

AI feedback analysis: Built a Google Play review search tool with Claude Code and n8n, plus a weekly flow that classifies reviews with AI and sends an opportunities report.
Bug prioritization agent: Built an AI agent that prioritizes Jira bugs (1 to 5) and alerts the PM about critical ones; measured its accuracy with evals against a golden dataset.

EDUCATION

Industrial Engineer, Universidad Argentina de la Empresa (UADE), Argentina, 2018

CERTIFICATIONS & COURSES

- Empower Digital Product Leaders + Applied AI, ITtude
- Scrum Foundation (SFPC), CertiProf
- Design Thinking, Red Innova Live Learning
- Effective Negotiation, Bocanera & Asociados
- Leadership Management Skills, Universidad Siglo 21

SKILLS

Product: Product Management · Product Ownership · Product Strategy · Product Vision · Product Discovery · Roadmap · OKRs · KPIs · Backlog Management · Prioritization · User Stories · Stakeholder Management · Go-to-Market · Product Launch · A/B Testing · Agile · Scrum
Data: Product Analytics · Funnels · Data-driven · Google Analytics (GA4) · SQL (BigQuery) · Looker · Tableau
Tools: Jira · Confluence · Figma · Miro · Notion

LANGUAGES

Spanish: Native | English: Upper Intermediate (B2)