

Maria Paula Garzon Parra

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PROFESSIONAL EXPERIENCE

NUBANK | *Leading digital bank serving 123M+ customers across Brazil, Mexico, and Colombia*

Lead Product Manager | Credit Card Financing | Mexico City, Mexico

Feb 2025 – Present

- Manage global credit card financing products representing 14% of the company's revenue; lead a multidisciplinary team of 9
- Led user experience improvements, adding \$72M+ in annual revenue, exceeding the annual target within 3 months
- Launched 5+ innovative payment solutions, including split payments and AI, projected to add \$200M+ in annual revenues

Product Manager | Credit Card Financing | Mexico City, Mexico

Apr 2024 – Feb 2025

- Built three financing products from scratch for Mexico and Colombia, impacting 10M+ customers and generating \$5.7M+ monthly revenue; achieved 5x the initial revenue forecast

- Convinced senior leadership to pivot a new product launch strategy from credit card to lending; \$90M+ expected ARR

Product Manager | Global Credit Strategy | Mexico City, Mexico

Nov 2022 – Apr 2024

- Created the customer reactivation journey for 13M canceled credit card customers in Brazil, coordinating 5 teams and 50+ stakeholders; achieved 60% conversion rate and 1M reactivations within the first month
- Oversaw credit card underwriting platformization initiatives, leading a team of 8 engineers and adding \$51M in annual revenue after reducing data provider integration time from 3 to 1.5 months and integrating 7 new data providers in 11 months
- Improved vendor management and handled price negotiations with data providers, decreasing annual costs by \$1.3M
- Raised new customer conversion rate 5 p.p. in 6 months, surpassing the target by 2 p.p., by automating steps in the acquisition funnel such as address autocomplete, leading Growth and Credit Strategy teams

ZEBRANDS | *Startup owning multiple D2C wellness brands, including one of Mexico's largest mattress brand with 170 stores*

Product Manager | Mexico City, Mexico

Dec 2021 – Nov 2022

- Developed a mobile app for employees, leading a cross-functional team of 5, achieving 95% daily active users and improving mandatory training completion rate from 60% to 85%; implemented two app modules (attendance and education)
- Optimized the sales force payroll process by integrating app attendance information into HR systems; saved \$100k+ annually

Strategy Manager | Mexico City, Mexico

Jan 2021 – Dec 2021

- Restructured the company into a multi-brand model, going from 2 to 10 brands being operated within 11 months, with \$312k in additional predicted annual revenue from the second year since launch onwards, and a combined growth of 24% YoY
- Conducted 50+ strategic sales initiatives (e.g., sales force reorg and product repricing), increasing market share 4pp within 6 months at a major retail partner; persuaded CEO to launch a low-cost product line based on a competitive pricing benchmark

BAIN & COMPANY | *Management consulting firm advising companies on corporate strategy, M&A, and operations*

Associate Consultant | Sao Paulo, Brazil

Jan 2019 – Jan 2021

- Generated an e-commerce optimization plan for one of the largest department store chains in LatAm, increasing user conversion by 2% and adding \$26M in monthly sales, despite early COVID impacts
- Oversaw a store optimization pilot in 200+ locations of a fashion company in Brazil; increased sales by \$3.3M in 90 days
- Designed an expansion plan for one of LatAm's largest cosmetics companies; planning growth from 150 stores to 1,200+ stores over 5 years with a 30% projected total revenue increase; hands-on for the first 5 stores
- Structured a compliance checklist and tracking plan of a Master Transaction Agreement for a commercial aviation business carve-out, accelerating the M&A process by more than 3 weeks

PERMODA | *Colombian fashion company founded in 1983, operating as "KOAJ" with 500+ retail stores in 3 countries*

Commercial Analyst | Bogota, Colombia

Jul 2018 – Nov 2018

- Led the blouses and shirts category, representing 12% of the revenue; increased the category revenue by 5% (~\$800k)

YANHAAS | *Colombian market research firm providing quantitative and qualitative market research studies*

Quantitative Researcher | Bogota, Colombia

Jan 2018 – Jul 2018

- Managed market research projects for 5 companies across healthcare, retail, and non-profit sectors

UNILEVER | *Multinational consumer goods company*

Consumer and Market Insights Intern | Bogota, Colombia

Jan 2017 – Jul 2017

- Performed analyses using Euromonitor and Nielsen information to support market research for two product launches

EDUCATION

STANFORD GRADUATE SCHOOL OF BUSINESS

Stanford, CA

Incoming MBA Student Class of 2028

Starting Sep 2026

UNIVERSIDAD DE LOS ANDES

Bogota, Colombia

B.S., Industrial Engineering; Minor in Business Management

Jul 2013 – Mar 2018

- Study abroad: National Cheng Kung University IMBA program (Tainan, Taiwan)

ADDITIONAL INFORMATION

Languages: Spanish (native), English (fluent - TOEFL 115), Portuguese (fluent); **Skills:** Figma, Jira, Confluence, Miro