OSCAR TRÍAS

Product Designer | UX Strategy + Product Management | Fintech, Cards & Payments

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3 banking apps live in the Mexican market: Actinver | Santander | Now.Bank

SUMMARY

Product designer with 8+ years in Mexican and LATAM fintech and banking, with 3 banking apps live in the market today (Actinver, Santander, Now.Bank): 3 years in UX strategy and user research, then 5+ years owning end-to-end mobile and web banking experiences for up to 8M+ users across onboarding/KYC, cards, payments, 2FA, credit and deposits. I frame problems with users and data, prototype hands-on with AI tools (Claude Design, Claude) and Figma, validate before engineering commits, and measure outcomes after launch. Strongest at simplifying complex financial workflows and bringing consistency to products that grew faster than their experience.

EXPERIENCE

Product Manager | Grupo Financiero Actinver *2026 - Present | Mexico City (Hybrid)*

- Own the end-to-end experience of four retail banking products (credit origination, credit card, savings account, onboarding/KYC), working daily with four UX/UI and engineering teams.
- Redesigned the credit account-opening flow down to 24 hours, growing the digital credit portfolio 15% while keeping risk controls intact.
- Redesigned onboarding (KYC) with alternate flows that cut drop-off by 7 points; with Growth, Marketing and CX, cut time-to-fund from 2+ weeks to 7 days.
- Prototype flows and specs hands-on with Claude Design and Figma, and use AI-assisted analysis (Claude, ChatGPT) on credit card data to find experience and acquisition opportunities.

Product Manager Global, Mobile & Web Banking (UX-led) | Santander Mexico *2023 - 2025 | Mexico City*

- Redesigned core mobile and web banking journeys (onboarding, KYC, home, payments, 2FA) for 8M+ users, unifying the experience across 8 countries and resolving inconsistencies (UX debt) while adapting it to Mexican user behavior.
- Designed within Santander's Flame design system, applying its components and patterns to keep journeys consistent across markets and platforms.
- Prototyped flows hands-on with AI tools and Figma to explore alternatives and validate them with users and stakeholders before committing engineering time.
- Validated design hypotheses with user insights, A/B tests and behavioral data, contributing to a +2 pt NPS lift.
- Worked daily with PMs and a global engineering team, turning user needs into requirements and acceptance criteria and protecting design intent through QA/UAT; raised team efficiency 15%.

Product Owner | Raven, a Virtus company (Now.Bank) *2021 - 2023 | Santiago, Chile (remote)*

- Launched Now.Bank, Mexico's first neobank, to 1M+ users; defined the experience for Card Control, Card Activation, Payments and 2FA using Jobs To Be Done and the Now Design System.
- Improved the activation flow, cutting onboarding churn 5%, and grew bill-payment usage 3.5% through journey optimization.

UX Strategy Consultant | NTT DATA *2018 - 2021 | Mexico City*

- Led user research on digital banking products, mapped journeys and pain points, and turned insights into solutions with business and technology teams.

SKILLS

Product design & UX: end-to-end product design, user flows, prototyping, user research, usability testing, journey mapping, JTBD, design systems (Santander Flame, Now Design System), mobile and desktop/web

Fintech: cards, payments, onboarding/KYC, 2FA, credit, deposits, regulated financial services

AI & tools: Figma, Claude Design, Claude, ChatGPT (exploration, prototyping, documentation, analysis), Miro, Jira, Confluence, SQL

Ways of working: A/B testing, product metrics, cross-functional work with PMs and engineers, distributed teams across 8 countries

EDUCATION & LANGUAGES

UX Strategy, Ironhack | Product Manager, Colectivo 23 | Digital Marketing, ITESM (2018) | B.A. Business Administration, UVM (2008)

Spanish (native) | English (B1, conversational)