

NICOLAS RUIZ

LinkedIn | Portfolio

Product Leader | Digital Delivery | Banking & Fintech

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PROFILE

Product leader with 20 years across banking, fintech and enterprise technology, including 10 years in Agile delivery and 10 years working in Canada. Earlier, I lived and worked in Argentina and Colombia. I turn complex initiatives into working capabilities through clear product direction, MVPs and operating models that remain in use after launch.

20 years PROFESSIONAL EXPERIENCE	10 years AGILE DELIVERY	10 years WORKING IN CANADA
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EXPERIENCE

Tangerine · Canada Mar 2025 - present

Sr. Product Owner - Payments

- Own product and delivery across Tangerine's Payments transformation portfolio, coordinating Product, Technology, Architecture, Security, Operations, Finance, Fraud, AML, Scotiabank and external partners, with regular Director/VP alignment.
- Delivered VISA OCT for domestic and cross-border transfers, guiding a new team through incremental delivery, certification, operational readiness and production launch.
- Drive Payments Canada's Real-Time Rail (RTR) implementation, aligning roadmap, dependencies, release decisions, risk and production readiness across a multi-year modernization.
- Established reusable Payments governance, onboarding and knowledge practices, including centralized documentation and RTR Butler, a Copilot AI agent.

Scotiabank · Canada Mar 2023 - Mar 2025

Sr. Product Owner - Data & Analytics

- Designed and implemented the operating model enabling retail banking data consolidation across nine International Banking countries after years of failed attempts.
- Built a scalable data delivery capability for enterprise KPIs and executive reporting, including the bank's Primacy metric.
- Customer profitability insights identified CAD 47M in potential savings opportunities from unprofitable relationships in Caribbean operations.

Technisys / SoFi · Canada Jul 2021 - Feb 2023

Product Owner & Agile Delivery Lead (functional descriptor)

- Designed and rolled out the organization's Agile delivery methodology across multi-country core-banking implementations, combining reusable standards, discovery practices and coaching for Product Owners and Agile Leads.
- Redesigned Discovery and an estimation/risk model, cutting Discovery from 5 months to 2-3 weeks and improving early risk identification by 60%.

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Product Leader | Digital Delivery

EXPERIENCE / CONTINUED

Scotiabank · Canada

May 2017 - Jul 2021

Product Owner & Scrum Master - Retail CRM

- As Scrum Master, joined a high-potential team with strong leadership support and helped elevate its Agile practice through hands-on coaching, earning top-five recognition among Scotiabank Agile teams.
- On my own initiative, conceived and prototyped a next-generation CRM, then led its product vision: cross-channel lead management, AI-driven next best action and customer-centric flows. Secured CAD 3M in investment from Chile through executive roadshows; deployed first in Chile.

SAP Consulting · Argentina & Colombia

2006 - 2017

Business Consultant & CoE Supervisor

- Re-engineered procurement and reverse logistics at Claro Colombia, cutting procurement time by 66% and saving USD 750K/year in logistics and USD 180K in warehouse costs.
- Built and led an SAP support team, growing CSAT from 70% to 90% and eliminating a two-year backlog within months.
- Lived and worked in Argentina and Colombia, with regional project exposure across Peru, Mexico, Chile and Uruguay.

AI & EMERGING TOOLS

Use ChatGPT, Claude Code, Claude Design and APIs to build applications, analyze information and automate routine workflows. Projects include native iOS and web apps, financial dashboards built from raw files, and a health tool that interprets bloodwork and suggests next steps. Applied AI at work through RTR Butler, a Copilot agent supporting RTR knowledge sharing and user-story development. Also create executive presentations, images and short-form video using AI tools, including Higgsfield.

CORE EXPERTISE

Product & Strategy: Product Ownership, product strategy, roadmapping, discovery, prioritization, Design Thinking, Lean, UX discovery, impact mapping

Leadership & Delivery: Digital delivery, program delivery, executive stakeholder management, cross-functional leadership, Agile, coaching, risk and dependency management

Technology & Data: SDLC, DevOps practices, release planning, branching strategy, Power BI, Excel/VBA, KPI design, process optimization, financial modelling

Tools: Jira, Confluence, Figma, SharePoint, ChatGPT, Claude AI

CERTIFICATIONS

Professional Agile Leadership (Scrum.org - PAL) · Professional Scrum Master (Scrum.org - PSM I) · Scaled Professional Scrum (Scrum.org - SPS) · SAP Certified Associate (Procurement & Materials)

EDUCATION

Business Process Management - University of Toronto (2016-2018)

Accounting & Finance - Universidad del Rosario (2016)

B.Eng. Computer Science - Universidad EAN (2009-2012)