

Dear Sir/Madam

In addition to my life resume, here you will find an achievements summary in regard of my professional experience

Experience and results from a 25+ year career:

- International sales director and Global business Account Manager
- Financial crime solutions and consultancy:
 - Real-time payment industry
 - Digital banking (online and mobile), e-commerce
 - GRC (Governance, Risk & Compliance)
 - AML regulatory compliance (FATF, BSA, 5AMLD)
 - ISO 37001 Anti-Bribery management systems
 - ISO 37301 Compliance framework
 - ISO 37000 Corporate Governance
 - ISO 27001 Information Security



Regions that I have been in charge:

- Central America & Caribbean
- South America
- Mexico
- Eastern Europe
- Saudi Arab and India

Positions Held:

Global Partner Account Manager, Worldwide Sales Director, Chief Consulting Officer, Regional Sales Director, Business Development Manager

Major Challenges:

- Advising clients on the various dynamic regulatory environments (eg. Payment Service Directive - PSD2 and AMLD5 in Europe, SARLAFT in Colombia, Financial Action Task Force – FATF recommendations and FATCA worldwide, Basel Committee guidelines, Foreign corrupt practices act – FCPA, PCI® compliance, etc.).
- Developing and implementing business plans in very diverse political and economic environments, requiring customized strategies within the broader regional corporate strategy.

Major Responsibilities and Results:

- Development of a global vision of business, multi-cultural sales skills, integration of diverse skillsets (technical, financial, legal participants) in contract negotiations, SLA's and project planning.
- Sales team leadership to help meet goals and comply with corporate policies
- P&L (Profit and Loss) analysis and business performance follow-up.
- Achievement of sales quotas in terms of volume, new accounts, and new territory penetration.

Additional Strengths and Experiences:

- Expert panelist and presenter at international forums on financial crime prevention and AML regulatory compliance in various countries (USA, Mexico, Caribbean, Central and South America).
- Regulatory and Risk Management articles in Panamanian magazines.
- Multiple appearances speaking to media (television and printed) on financial industry risks and growth.
- Soft skills development through leadership, coaching, sales management, and productivity programs.

Academic Background:

2022

The Disney Culture for Business
Guatemala City



UBBIQUO
Global Business School

2022 – 2020

Executive MBA program
UNIS Business School
Guatemala City



BUSINESS SCHOOL
UNIVERSIDAD DEL ISTMO

2020

Board Proficiencies Development
UNIS Business School
Guatemala City



FranklinCovey
THE ULTIMATE COMPETITIVE ADVANTAGE

2020

The five decisions to an outstanding performance
Franklin Covey, Guatemala City

2018 – 2019

Leadership, Coaching, Sales and international speaker
The John Maxwell Team



2013 – 2012

Anti-Money Laundering Certified Associate
FATCA compliance and Risk Management FIBA
– Florida International University Miami, FL.



2011

SOX 404 Compliance
Markus Evans, Mexico



2004-2003

Marketing Strategy &
Management
Panamerican Consulting Group -
EAFIT University, Colombia



1989 - 1986

B.Sc. in Computer Science &
Information Systems Engineering
Universidad Francisco Marroquín
Guatemala.



Languages

- **Spanish:** Native
- **English:** Professional fluency — TOEFL certified, with 20+ years of experience working with English-speaking clients and business partners across North America, the Caribbean, Europe, and Asia.

Professional expertise:



2004 – Present:

Plus Technologies & Innovations
Global Partner Account Manager.

Leading global strategic partnerships and business development initiatives to drive **market expansion, revenue growth, market share, and customer value** across international markets.

- Develop and manage **strategic, productive, and profitable partner relationships** across multiple regions.
- Oversee **P&L management**, commercial performance, and business growth objectives.
- Build and strengthen **long-term relationships with existing and prospective strategic partners**.
- Define and execute **go-to-market strategies, market expansion plans, and demand-generation initiatives**.
- Establish, monitor, and optimize **business goals, KPIs, sales performance, and growth metrics**.
- Lead **pipeline development, forecasting, and business reviews** with strategic partners.
- Enable partner success through **salesforce training, technical knowledge transfer, and first-level support capabilities**.
- Conduct **regional regulatory and market analysis** to identify opportunities, risks, and business implications.
- Serve as the **primary executive liaison** between internal sales leadership and strategic partner organizations.
- Lead **commercial negotiations, partnership agreements, and contract development**.
- Oversee **customer experience, service delivery, and Service Level Agreement (SLA) management**.

Selected International Expertise

Regulatory Technology & Compliance

- PSD2 Compliance & Transaction Monitoring
- Anti-Money Laundering (AML) Compliance
- FCPA & UK Bribery Act Compliance

Financial Crime & Digital Risk

- Financial Crime Prevention
- Mobile Banking Fraud Prevention
- Digital & Payment Fraud Risk Management

Real-Time Financial Innovation

- Real-Time Payments (RTP)
- Real-Time Financial Services
- Secure & Compliant Digital Financial Ecosystems