

# ALBERTO (JAG) PASCOE

## Chief Digital & Monetizer Executive (CIO/CTO/SVP Technology)

Mexico City, MX · +52 55 9198 1815 · agonzalp@icloud.com · linkedin.com/in/agpascoe · jagpascoe.info

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### EXECUTIVE SUMMARY

Hands-on Chief Digital Executive with 25+ years delivering measurable digital transformation, productization, and platform monetization across banking, pensions, payments, PropTech and AI/ML ventures. Combines deep technical leadership (cloud, API-first platforms, enterprise architecture, data/ML ops) with P&L, vendor management, and delivery governance to turn strategy into revenue-generating platforms and repeatable products.

### SIGNATURE VALUE THEMES

- **Platform Monetization & GTM:** recurring-revenue mechanisms for data/AI products and payment platforms
- **Modernization in Regulated Environments:** cloud migrations, replatforming, integration ecosystems, program governance
- **Data Platforms & Governance:** catalog/lineage/governance for regulatory reporting and decisioning
- **AI/ML Productization:** POC to production (pipelines, monitoring, governance, SRE/runbooks)
- **Engineering & Ops Leadership:** scale teams, operating models, incident readiness, vendor rationalization

### SELECTED IMPACT (VERIFIED)

- Architected a central B2B payments operator processing ~300M payments/year and generating ~\$50M annual revenue.
- Led modernization programs with combined impact >\$150M; managed transformation portfolios ~\$150M (Indra/Minsait).
- Regional CTO leadership delivering \$100M annual contract value (DXC LATAM).

### PROFESSIONAL EXPERIENCE

#### Co-Founder & CxO

May 2022 – Present

#### Data Intelligence Factory

- Built AI productization pipelines; delivered MVP-to-production patterns with governance and monitoring.
- Defined recurring value models for ML features (commercialization + operationalization).

#### Senior Vice President, Customer Acquisition Technology

Oct 2023 – Jan 2025

#### Citibanamex

- Led digital client acquisition platforms across web, mobile, branches, and partners.
- Deployed AI/ML personalization and analytics to improve conversion and acquisition performance.
- Managed cross-functional delivery, vendors, and program governance for regulated operations.

#### CTO & Business Development Officer

Apr 2020 – Apr 2022

#### Indra / Minsait (MX & North Am)

- Managed a transformation portfolio of ~\$150M across regulated clients.

- Led cloud and data platform modernization and API-first integration strategies.

**Chief Technologist / CTO & Industry Leader**  
**DXC Technology LATAM**

**Sep 2018 – Apr 2020**

- Drove modernization and data governance engagements; delivered regulatory reporting and operational analytics platforms.
- Portfolio leadership supporting \$100M annual contract value.

**Digital Transformation Consulting Head**  
**Softtek**

**Mar 2017 – Sep 2018**

- Led finance sector consulting engagements across BI/analytics and platform reengineering.

**Chief Information & Transformation Officer**  
**Afore XXI Banorte**

**Aug 2013 – Jun 2015**

- Led back-office and data modernization programs; improved reporting cadence, data quality, and compliance processes.

**CEO, Business & Engineering Development**  
**Grupo .BIZ**

**Feb 2008 – Aug 2013**

- Built and scaled software factory operations; scaled teams to 300+ people.

**Deputy GM / CTO**  
**SHF**

**May 2004 – Feb 2008**

- Led mortgage and insurance platform implementations; created shared services and national data initiatives.

**Executive Director / CTO**  
**PROCESAR**

**May 1997 – Jul 2002**

- Founding team member; implemented B2B process automation and PM methodology; achieved up to 50% cost reduction.

**EDUCATION & EXECUTIVE PROGRAMS**

PhD candidate — Universidad Anáhuac (Business Administration & Strategy) · Harvard Business School — Executive Program (Technology Negotiation) · MIT Sloan — Executive Program (IT Strategy, Operations & Governance) · MBA — ITAM · M.S. candidate, Computer Science/AI — Tecnológico de Monterrey · B.Eng., Computer Science — ITAM

**CERTIFICATIONS (SELECT)**

AWS Certified Solutions Architect; Enterprise Architecture Foundations; MLOps (Azure); ML/AI foundations (selected)