

Carlos Ureña

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EXECUTIVE SUMMARY

Executive product leader with 20 years in payments, cross-border services, and transaction banking. Managed \$200M+ P&Ls and launched scalable liquidity solutions to complement core payment flows. Deep expertise in USD clearing, global disbursements, FX corridors, and emerging rails like RTP and FedNow. Proven success driving product innovation, compliance alignment, and revenue growth for multinational clients and financial institutions.

PROFESSIONAL EXPERIENCE

Director, Head of Cross-Border Payments and Liquidity **May 2022 - May 2024**
Mashreq Bank *New York, New York*

- Developed and executed go-to-market strategies for USD clearing and cross-border payment products, increasing client acquisition by 10%.
- Led \$50M P&L, optimizing FX pricing, product bundling, and channel strategy to drive revenue growth and expand international disbursement capabilities.
- Forged partnerships with banks, fintechs, and PSPs to broaden corridor coverage and reduce transaction costs by 10%.
- Evaluated integration of RTP and FedNow to enhance instant payment readiness and future-proof cross-border propositions.
- Collaborated with compliance, risk, and technology teams to implement AML/KYC controls and ensure ISO 20022 alignment for global flows.

VP, Cross-Border Payment Product Manager **September 2018 - May 2022**
HSBC *New York, New York*

- Directed \$200M+ P&L for global and domestic payment products, aligning strategic initiatives with FI needs and regulatory trends.
- Negotiated SLAs, pricing structures, and long-term contracts with institutional clients and bank partners, enhancing service reliability and profitability.
- Developed scalable FX payment solutions, boosting conversion activity by 20% and generating \$750K+ in incremental revenue.
- Conducted service reviews and compliance assessments to reduce risk exposure and improve client satisfaction (NPS +15).
- Contributed to global payment scheme engagement and readiness planning for ISO 20022 adoption and regulatory changes.

VP, Pricing Market Manager **July 2014 - September 2018**
Deutsche Bank *New York, New York*

- Led the global pricing strategy for USD clearing, driving a \$3M revenue increase through strategic re-pricing and competitive positioning.
- Developed bundled pricing models that aligned with regulatory frameworks, supporting broader adoption of liquidity and cross-border payment solutions.
- Worked with corporate banking, sales, and fintech partners to identify payment friction points and propose alternative payment structures.
- Ensured compliance with Basel III, Regulation W, and AML/KYC guidelines, integrating best practices for risk-controlled transaction growth.

AVP, Sr. Pricing Analyst

Citi

February 2006 - May 2014

New York, New York

- Conducted P&L impact analysis across 800+ pricing proposals, optimizing fee structures for cash management and corporate payment solutions.
- Led the rollout of digital pricing tools, reducing pricing adjustment timelines by 85% (from three months to two weeks).
- Trained and mentored junior analysts, improving team-wide decision-making efficiency by 20% through advanced training in pricing analytics and payments strategy.

EDUCATION

Master of Business Administration | *Syracuse University, Martin J. Whitman School of Management*

Bachelor of Arts in Applied Psychology | *Pace University, Dyson College of Arts and Science*

KEY SKILLS

Enterprise Payments & Network Strategy

- USD Clearing | Cross-Border Payments | Digital Payments | ACH | RTP | FedNow | SWIFT | ISO20022 | SEPA | Payment Scheme Integration

Partner Management & Governance

- Third-Party Risk Management | SLA Negotiation | KPI Frameworks | Strategic Partnerships | Vendor Optimization

Regulatory & Operational Oversight

- AML/KYC | OFAC | PSD2 | PCI | Basel III | Risk Mitigation | Compliance Alignment

Revenue Growth & Commercial Strategy

- P&L Management | Fee Optimization | Monetization Models | Business Case Development | Global Expansion

Leadership & Stakeholder Engagement

- Executive Influence | Cross-Functional Collaboration | C-Suite Engagement | Regulatory Readiness

ADDITIONAL LEADERSHIP

- **NY Branch Management Committee (MANCO), Mashreq Bank:** Ensured optimal financial alignment between liability levels and asset needs, achieving effective treatment for corporate deposits.