

PEDRO NEVADO RAJA

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SUMMARY

Experienced business and data scientist with 15+ years in finance and technology, specializing in supply chain finance, payment methods, core banking, loyalty programs, and data-driven strategies. Proficient in Python, Java, SQL, and cloud technologies (AWS). Proven track record in designing scalable solutions, leading multinational teams, and delivering projects on time.

WORK EXPERIENCE (+15 years)

Business analyst (freelance) in the design/development of Dynamic Discounting, the new supply chain finance facility of Banco Santander. [Sept. 2022 - January 2024]

- ➡ Defined requirements in close relationship with the application stakeholders.
- ➡ Documented user stories and tests scenarios.
- ➡ Participated in technical analysis and gave support to the development team.
- ➡ Designed interfaces (Swagger API) and test plans for external integration.
- ➡ Coded automated integration tests in Java and Python, ensuring seamless functionality.
- ➡ Designed accounting events and T-accounts.
- ➡ Applied Scrum methodology using JIRA to deliver project milestones on schedule.

Technological environment: Spring-boot, Postgres, Kafka, DynamoDB [in AWS].

Data scientist (freelance) for loyalty and motivation programs, and for marketing and communication strategies, at Grupo Leben. [Nov. 2018 - August 2022]

- ➡ Developed multi-client platform for A/B testing of promotional messages, analyzing data from telecom, tourism, automotive, and retail sectors.
- ➡ Conducted data science projects on loyalty programs, motivation strategies, and different communication channels (live-chats, email, portals).

Technological environment: Julia, Java, R, AWS RDS, AWS Lightsail, Azure Text Analytics, Swagger/JSON API.

Business analyst (CGI) responsible for the design of REPSOL's new payment card for its network of service stations. [July 2012 - June 2014]

- ➡ Defined business use cases and integration interfaces with the rest of Repsol's systems, such as the accounting integration with SAP.
- ➡ Documented high level technical design with UML artifacts.
- ➡ Analysed and evaluated the main payment cards platforms in the European market, and proposed relevant comparative and decision metrics.

Project manager (SOPRA-STERIA) in the migration of the corporate loan portfolio from Royal Bank of Scotland to Banco Santander. [January 2012 - June 2012]

- ➡ Delivered software migration for Royal Bank of Scotland's corporate loan portfolio to Banco Santander, within time and quality constraints

OESÍA (different roles), January 2007 - November 2011:

- **Technical lead** in the design, development and implementation of the new ICO banking core in Java: Accounts, Loans and Intermediation modules.
- **Project manager** in the analysis, development and implementation of the application for subsidized mortgage loans of the ICF (Catalan Institute of Finance).
- **Technical lead** in the migration (Oracle/PL -> Java) of the tax management of derivative products in Renta4.
 - ➔ Analysed taxation regulation for derivatives in the Spanish market.
 - ➔ Specified the technical implementation of the taxation requirements in a Java platform.
 - ➔ Implemented the software on schedule.

Java architect (freelance) for the integration of SGIE with the rest of Correos systems, with JMS/XML architecture. [Dec. 2005 - January 2007]

Product manager (Banco Santander) in charge of the renewal of Banco Santander's payment portfolio: launch of new credit cards for individuals, SMEs and large companies. [April 1996 - June 2000]

ENTREPRENEURIAL ACTIVITIES

- * Promoter and developer of Dídekin [March 2015 - June 2018]
- * Founding partner of Lonja Financiera/Lonja Soluciones [July 2000 - December 2005]

EDUCATION

- * Master of Science in Economics, University of York
- * M.B.A., IE Business School
- * *Licenciante* Degree in Sociology, Universidad Complutense
 - Stage in The Summer School for Social Science Data Analysis, University of Essex.

TECHNICAL SKILLS

- * **Programming:** Python (PCAP – Certified, 2+ years), Java (8+ years), Julia (2+ years) and SQL (MySQL, PostgreSQL, SQLite; +7 years).
- * **Tools:** JIRA - Confluence (Scrum); PyCharm, IntelliJIDEA, VSC; Swagger (JSON API).

LANGUAGE SKILLS

- * Spanish: native speaker. English: C1. French: B1-.

COURSES

MOOCS

- * *Python : des fondamentaux aux concepts avancés du langage*, Université Côte d'Azur et Inria / France Université Numérique. December 2023.
- * *Programming Mobile Applications for Android Handheld Systems*, University of Maryland / Coursera. December 2014.
- * *Machine learning (with Octave)*, Stanford University / Coursera. January 2014.
- * *Initiation à la programmation en Java*, Ecole Polytechnique Fédérale de Lausanne / Coursera. December 2014.

Summer University courses

- * *Valuation and Management of Financial Risks with Montecarlo Simulation*; 30 hours. Universidad Internacional Menéndez Pelayo, Santander, 2001.

Publications and events

- * *Ciencia-Fidelizacion-Hotelera.pdf, Leben, 2025*
- * *Learning from Data in a Budget Constraint Environment, IMA Europe 2023*
- * *Marketing de conducción autónoma, Leben, 2021*
- * *Speaker: Integrating Legacy Databases with JMS Transactions and XMLBeans. Apachecon Europe 2006, Dublin.*
- * *Speaker: Payment Systems and Business-to-Business Electronic Commerce. IIR Electronic Billing Systems Conference, 2003, Madrid.*