#### Contato

www.linkedin.com/in/andreiasouza-guarino (LinkedIn)

Principais competências

Serviços bancários Liderança de equipe Operations Management

## Languages

Português (Native or Bilingual) english (Full Professional)

# Andreia Souza

Gerente de Operações na Amazon

Vinhedo, São Paulo, Brazil

### Resumo

- Executive with high degree of adaptability and over 20 years background in Payment Industry, besides experience working at nacional companies in the financial services field and financial institucionals.
- Solid knowledge in continuous improvement in payment industry, especially in innovate operational routines and agile leadership
- Responsible for the conception and evolution of operational processes from scratch, mainly at transaction flow processes for products like credit cards, debit cards and PIX, throughout deep knowledge in processes such as Authorization, Processing, Settlement, Finance, and all levels of card chain from primary production to delivery;
- Ability and strategic vision to evaluate new approach to operate financial services, optimizing use of technology to data manager, new tools to monitoring processes and new way to interact with squads
- Passionate leadership by developing people, building connections and relationship, aside from extensive negotiation skills with Payment Industry stakeholders such as third part processors,
   Payment Networks (Elo, Mastercard and Visa) and regulatory institutions, acting including as a representative in Chargeback Committee at ABECS
- Knowledge in Agile Methodologies such as Scrum and Kanban, beside Six Sigma Yellow Belt certificate

## Experiência

Amazon

Program Manager - Payments Business Operation agosto de 2022 - Present (3 anos 3 meses)

São Paulo, Brazil

banco BV

15 anos 6 meses

Operations Manager abril de 2016 - julho de 2022 (6 anos 4 meses) São Paulo, Brasil

- Conceived and implemented a new model of work inside squads for the operational team: the chapter model, which provide the increase of business with a marginal increase in payroll throughout digitalization of operational controls
- Submitted an annual investment to squads which propose modernize, monitoring and make more efficient the operational processes since the conception of strategic business epic where I act as a Value Stream Owner.
   In 2021 these teams delivered solutions in the official customer experience platform which provide an efficiency of 70% hours original spent in the as is processes.
- Built a 24x7 team to provide customer relationship to clients whose use the Bank as a Service Platform. That team use monitors create by the squads to identify and provide quick start to eventual Technologies issues, before the clients note it, reducing the impact in their businesses
- Conducted the team that implemented (1) The pilot of Digital Account
  BV, with the production certificates to Payment Network (2) several implementations of credit card products along Payment Networks Mastercard,
  Visa and ELO in more than a third part processor.
- Succeed efficiency through supplier contracts negotiation and internalization of modernized processes
- Implemented continuous improvement that culminate in the increase of the approval authorization rate along with the decrease using Stand In decision, possible with use of near real time data e fast and close actions with the processor. We were recognized as the Best Approval Rate, credit category, in 2021 to Payment Network Elo
- Conquered certificate of Operational Excellence throughout the implementation and patterns of control tools, backup formation and high level of quality (OTIF)
- · Coordinate alternatives to global chip shortage crisis
- Responsible to manage the operational banking account team for 6 months in 2021

Operations Supervisor fevereiro de 2007 - abril de 2016 (9 anos 3 meses) São Paulo

Coordinate dual chip implementation

- Responsible to certified and implemented integration with partners of BV Card reward
- Coordinate Payment Networks mandate and to conduct the operational relationship with them, manage their program fees and continuous evaluate the efficiency opportunities
- Hire and manage cost of more than 35 suppliers, including the manufactoring and delivering card processes
- Process automation of Chargeback inventory that provides reduction in average time of resolution
- Team responsible for almost 400 accounts and regulatory reports of credit card operations

#### Orbitall

**Project Analyst** 

março de 2000 - fevereiro de 2007 (7 anos)

São Paulo

- # Responsible for business requirement of new products, for managing the cost, time and effort to do so.
- # Responsible for conducting the project, impact analysis and involvement of other areas of the company related to the project.
- # Management of Monetary Processes, by attending to the Tools Report Problem of internal and external customers.
- # Development and analysis of financial flows related to the credit card processes.
- # Responsible for developing solutions for projects and products issues, along with the technological area.
- # Proven experience in monitoring, through accounting and financial validation and testing projects involving billing transactions for credit cards, in the solution software available in the credit cards market: Flexys and Vision Plus.

# Formação acadêmica

FIA Business School

Master of Business Administration (M.B.A.), Business Management and Finance · (2013 - 2014)

Universidade Metodista de São Paulo

Bachelor of Business Administration (B.B.A.), Negócios Internacionais e Comércio Exterior · (1999 - 2002)