

JOE KRACZ

Phone: (215) 718-7124 Email: joseph.kracz@gmail.com

EXPERIENCE

REACH FINANCIAL

Senior Technical Product Manager

Sunnyvale, CA (remote)

August 2022 – February 2023

- Coordinated with cross functional teams to define the vision and roadmap for a new, all-purpose lending product
- Interviewed internal stakeholders and customers alongside the design team to plan a new vision for the company website
- Conducted A/B tests in the loan application funnel that increased percentage of customers who linked their bank account by 15%

EVEN FINANCIAL

Product Manager

New York, NY

April 2021 – August 2022

- Led the integration of a new A/B testing tool and defined the procedure for running empirical A/B product tests at the company
- Created a new consumer-facing marketplace integration that yielded \$300K within the first quarter of launch
- Developed and marketed a debt optimizer API product for businesses to help consumers find a better deal on their debt
- Led multiple brainstorming sessions with company executives to identify our customer segments and build personas
- Launched a tool that enables our partners to offer a financial wellness product marketplace to their customers

AZLO

Product Manager

Birmingham, AL

August 2019 – April 2021

- Built and launched an Azlo credit card program in less than four months alongside our issuing partner, Elan Financial Services
- Set the product strategy for the Azlo credit card, aligned the vision with company initiatives, and defined strategic roadmaps
- Collaborated with multiple product and engineering teams to launch a banking subscription plan for our customers
- Built multiple lending referral partnership programs which drove over 8,000 applications for Paycheck Protection Program loans
- Increased customer adoption of our invoicing product by over 40% through a redesign and the new, “quick win” features
- Helped design, implement, and test an instant payment product in the mobile app that utilized Visa Direct
- Led the mobile product team to launch an international payments system in the Azlo mobile app in Android and iOS

ALPHADYNE ASSET MANAGEMENT

Software Engineering Intern

New York, NY

June 2018 – May 2019

- Designed and built a relational reference data management system that enabled users to easily access and manipulate trade data
- Designed and implemented data pipelines to integrate with a new financial management software with the existing system

NYU GENERAL ENGINEERING DEPT.

Head Teaching Assistant

New York, NY

July 2018 – May 2019

- Presented the department’s vision to the dean of the engineering school, which secured funding for the following academic year
- Started a pitch competition where enrolled freshmen can showcase their projects to an audience of potential investors

Head of Research & Development, General Engineering Dept.

March 2017 – July 2018

- Developed a new curriculum where freshmen work in groups to rapidly design and prototype an engineering-focused project

CON-EDISON

Engineering Aide

New York, NY

June 2017 – April 2018

- Designed and implemented the data pipelines for IoT sensors and created an alarm system algorithm that generated actionable alarms when certain thresholds and patterns were found in the data

EDUCATION

NEW YORK UNIVERSITY

Bachelor of Science in Computer Science, Minors in Finance & Mathematics

New York, NY

2015 – 2019

SKILLS, CERTIFICATIONS, & FELLOWSHIP

AWS Certified Cloud Practitioner

February 2023

Certified Scrum Product Owner (CSPO), Scrum Alliance

October 2019

Software & Services: Jira, Firebase, Optimizely, Mixpanel, Amplitude, Datadog, MongoDB, PlanetScale, Adobe Premiere Pro

Programming Languages & Frameworks: Javascript, React, NodeJS, NextJS SQL, HTML & CSS

2019 Venture For America Fellow: Selected as one of 200 fellows from universities across the country, and completed intensive training to prepare me to work at a high-growth company in an emerging startup ecosystem