Stefan Christensen

Building Platforms, Payments, Products and Teams for the past decade

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Summary

Dynamic FinTech professional with over a decade of experience in building robust and high performing organisations. Proven track record in driving strategic initiatives, reducing costs, and scaling operations while always solving for the customer's needs.

Education

University of Copenhagen
PhD in Physics — 2024

University of Copenhagen
M.Sc of Physics. GPA of 11.3 — 2011

University of Copenhagen
B.Sc of Physics. GPA 8.7 — 2009

Experience

Pleo

Aug 2019 - today

Head of Platform, Senior Vice President *(Sep 2024 - present)*

- Orchestrated a 70% reduction in card scheme costs, optimizing partnerships through a strategic RFP process.

Head of Platform, Vice President *(Aug 2023 - Sep 2024)*

- Expanded platform capabilities, leading a team of 100 professionals across data analytics, payments, developer experience, core product, security, and TechOps.
- Unified a leadership team of 7, fostering a high trust and collaboration culture as recognized by the executive leadership team and our head of senior leader coaching

Head of Payments, Vice President *(Jun 2021 - Aug 2023)*

- Led a cross functional team of ~25 people to continue to develop Pleo's unique payment capabilities seen as a clear competitive advantage by our team, customers, and investors
- Increased development speed of payment features and stability by shifting towards building platform instead of end to end functionality
- Restructure current and selected new payment partners (e.g., JPMorgan, BankingCircle, Yapily etc.) to ensure a future proof platform

Head of Business Development, Director *(Jan 2021 - Jun 2021)*

- Built a high-performing business development team, with members advancing to director-level roles, supporting company-wide growth initiatives.
- Co-led the establishment of Pleo's first strategic and operational model, laying the foundation for sustainable expansion and improved efficiency.

Entrepreneur in Recidence *(Aug 2019 - Jan 2021)*

- Managed the migration of payment processing for over 20,000 corporate customers, enhancing scalability and platform readiness for next-gen products.

    Enhanced operational efficiency by implementing an end-to-end lifecycle flow, increasing the customer book size managed per representative by 2-3x.

    Led a cross-functional team of 15 to achieve PSD2 compliance, selecting third-party providers and driving project completion within a compressed timeline

McKinsey & Company

Jan 2014 - Aug 2019

Engagement Manager

- Leading a 4-person team focusing on building and prioritizing the backlogs for Transaction Monitoring and Customer Risk Rating modelling as part of an end-to-end Anti Money Laundering transformation at a large European financial institution
- Led a 6-person consultant team on a project involving +80 people from +5 major European financialinstitutions on payment infrastructure modernizing and harmonizing. In the project I enabled, amongst other things, the setup of a new joint company (board composition, regulator interactions), hiring of key executives, and selecting a preferred vendor
- Led a 4-person team in identifying, detailing, and prototyping a new product offering for Nordic insurance player using methodologies from design thinking and user experience design. Final "go/no-go" build decision pending

Associate

- Led development of product delivery roadmaps for a leading Nordic bank's top-priority payments product incl. go-to-market, partnership strategy, business model, and product features.
- Co-led client team of 10+ people to deliver on Advanced Analytics (predictive maintenance). Achieved direct financial impact in 3 weeks. Agile working methodology replicated in 3+ other engagements.
- Led a cross-functional 7-person team to develop and implement a tailored Next-Product-to-Buy model. Pilot deployment in direct email channel improved conversion rate and revenue by 10-20%.

Jnr. Associate

- Led technology-driven innovation effort around payments for a leading Nordic bank. Resulted in setup of new Corporate payments unit with 15+ people

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References

Available upon request
Includes McKinsey Partners, FinTech executives, Team memebers