

# Technically Working: Charley Ma (Ramp, Plaid)

We talked to Charley about how being technical helps him grow things



Justin ✓

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7



*Charley is the Head of Growth at [Ramp](#), an NYC-based fintech startup that's tackling how to provide a better, savings focused corporate card. Charley is not an engineer, but he's spent most of his career working with and empowering engineers. Being technically literate has helped him close deals quicker, run better demos, and make sure the right things get built.*



*Hopefully he consults me before his next headshot session so I can button both collar buttons for him.*

## How “technical” are you?

I consider “technical” to be a very relative term – compared to an average engineer I’m a complete noob, compared to my parents I’m a technical wizard, and compared to the “average” business person in tech I would say above average? I like to describe it in terms of what I can understand vs. what I don’t understand – I can generally read through API docs and map out flow diagrams, read through basic code and understand what it does, and can (somewhat) understand technical architecture... However I definitely should not be committing any code anytime soon!

## **What’s your work background, and what do you do currently?**

I joined [Ramp](#) as Head of Growth in January of this year! We’re an NYC based fintech company that has built a corporate card that actually helps high growth companies cut costs, save time, and take back control of corporate expenses. I’m responsible for a variety of things go-to-market related :). Prior to Ramp, I was at Plaid for 5 years where I also did a variety of Growth / GTM roles and prior to Plaid was at JPMorgan focused on payments and fintech. So I guess a lot of fintech stuff...

## **How has being “technically literate” helped you get better at your job? Any specific examples?**

I like to think that I have a relatively decent understanding on how our product is built + architected – so when I go into a customer meeting to brainstorm future potential product updates, I have a certain degree of confidence around our ability to build it without having to constantly check back with eng + product. I also enjoy working with eng, product, and design teams closely, so being able to understand and empathize around decisions that they have to make is critical. When it came to selling a technical product like Plaid, I was often able to significantly collapse sales cycles by being able to work with my engineering client counterparts and get them quickly running on our API because I knew how to integrate Plaid. On the flip side, my competitors would often need to set up separate calls for solutions engineering consulting, technical architecture discussions, blah blah blah whereas I would already

have them set up for development keys and sending API requests – great advantage for technical sales :).

In terms of personal life, this weekend I was able to quickly download and run this [Python script](#) that runs a headless browser and scrapes through Amazon Fresh for delivery windows. Has been amazing for my personal life...

## Have you ever tried learning how to code? How did it go?

Yes! The summer after I graduated from college, I decided that I wanted to work in technology somehow. I managed to get an internship at an adtech startup during the summer in SF before I started full time at JPMorgan in September, and during that time I got started on Codecademy. I actually completed all of the modules and then moved on to Learn Python the Hard Way because I wanted to learn how to manipulate large data sets. I also got halfway through the Ruby on Rails tutorial as my first foray into web app development . Learning how to code was pretty hard to be honest, it takes a lot of diligence to get through the first hundreds of hours of basics in my opinion. During the day I was working pretty long hours at the startup I was interning for, then I would commute home for 1.5 hours and spend the rest of the night following various tutorials, forcing myself to complete chapter by chapter. I also didn't think I was particularly good at coding / didn't want to become an engineer as a result and ended up stopping once I started my full time role at JPM in NYC. From then on, I would pick up various coding tutorials here and there whenever I would talk to an engineer and not really understand what they were saying, but I'm definitely still in the noob category.

## What's your go-to (aside from Technically, of course) for leveling up your technical knowledge?

Hacker News + asking engineering friends what most of the comments mean has served me pretty well :)

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### Comments



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