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Álvaro Rojo.

Operator — banking · fintech · VC

20 YEARS ACROSS PRODUCT & VENTURES

\$215M

BANK CVC · FOUNDING TEAM

\$50M+

CAPITAL DEPLOYED

2

DIGITAL BANKS DELIVERED

30+

PRODUCTS & VENTURES · 0-1

/ Summary

Senior digital-finance operator with a rare blended profile: **investor-side discipline** — IC memos, capital allocation, post-investment governance — paired with **bank-side delivery** (two UK digital banks delivered; fintech ventures launched inside the SAMA perimeter).

Founding team of Riyadh Bank's **\$215M corporate venture platform**, running product delivery and strategy — \$50M+ deployed, and the Board/IC business cases underpinning ~\$220–370M of projected annualised value. Defends build economics, integration risk and regulatory timelines directly to the Board.

Operates at C-suite and Board level across banks and fintechs; **30+ products and ventures** taken 0-1; teams scaled to 200 in delivery.

/ Personal Builds

Banks compete on cost of funds, balance-sheet capacity, distribution, and trust. The layer beneath is commoditising: payment rails, embedded finance infrastructure, and, as SAMA licenses open banking, customer-permissioned data. When every lender can access the same data, advantage shifts: who converts that data into better decisions and can defend them to risk, compliance, and the regulator. That layer — where a model becomes a decision a bank can put into market — is what I'm building. Each product below links a decision directly to P&L: market-risk drawdown avoided, loan-book growth unlocked, new originations approved, fraud and false positives reduced.

- **Sentinel** — geopolitical-risk intelligence for sovereign portfolios, ranking live exposure and tracing every figure back to source.
- **Mizan** — forward-tenor BNPL affordability engine for the Saudi market, assessing repayment capacity beyond point-in-time credit checks.
- **Fatoora** — SME receivables underwriting from invoice-to-cash reconciliation, converting operating cash-flow data into credit decisions.

Full case studies at [alvaro.build](#)

/ Experience

SVP | CEO ADVISOR, HEAD OF PRODUCT DELIVERY 2023 – Present
Riyad Bank (Saudi Arabia)

The \$215M CVC (1957 Ventures, 15 FTE) spans fintech domains such as digital lending, MSME finance, embedded finance, AI-powered collections, salary prepayment, treasury and cash management and wealth management, among others; I lead product delivery and strategy across the portfolio.

- **Product & P&L:** Take fintech ventures from concept to market alongside founder-CEOs — turning investment theses into operating plans, commercial models, roadmaps, launch strategies, bank integrations and pivots.
- **Portfolio:** Build and run the venture-governance framework — scorecards, launch tracking, structured handoffs; pressure-test unit economics across fintech archetypes; prepare Board- and IC-grade capital-allocation cases, reviews and restructuring options.
- **Investment:** Red-team direct investments on product, commercial viability, strategic fit and bank-commercialisation; built proprietary, AI-enabled software for sourcing, diligence and IC-memo drafting.
- **Strategy & Operations:** Set CVC strategy, target operating model, board governance and institutional playbooks.
- **Regulatory Exposure:** SAMA NOCs, sandbox participation, lending licensing and fund structures.

GLOBAL DIRECTOR | PRODUCT 2019 – 2023
HSBC (UK)

Selected projects for the Commercial Bank:

- **Digital Banking:** Grew SME-segment revenue — upgrading the digital bank with modern propositions and designing the customer migration and onboarding onto the new platform.
- **Sustainable Finance:** Built a portfolio of digital products across trade finance, supply chain, sustainability and credit risk — leading multidisciplinary teams through the 0-1 process. Delivered 1 PoC, 1 SaaS product and 1 live product.
- **Trade Finance:** Grew share of wallet by building a research capability that surfaced experience-led product opportunities.

RESPONSIBILITIES

- Led cross-functional teams and partners through end-to-end product delivery under complex regulatory and legal approvals; hired, coached and managed globally distributed teams, embedding service design and product innovation across the Commercial Bank and its digital subsidiary, first direct.

/ Experience — *continued*

FINTECH BUILDING & CONSULTING

2019 – 2023

Self-employed (UK) · in parallel with HSBC

- **Building:** Founder in Residence at Antler (PitchBook’s most active VC globally, 2024) — pitched investors an accounts-receivable SaaS that streamlines finance operations through automated reconciliation.
- **Consulting:** Advised seed-stage founders on the core product and GTM decisions of early-stage building; mentored fintechs through Founder Institute, Rise by Barclays, Newchip, Tenity, R3, CV Labs, Block Dojo, Outlier Ventures and Misk Foundation.

LEAD | BUSINESS STRATEGY & PRODUCT

2015 – 2019

Accenture Song (UK)

Selected banking transformation (RBS, TSB, HSBC, FOS):

- Delivered two digital banks, Retail & SME — vision, strategy, experience design, backlog, roadmap, GTM and business model; plus product journeys across payments, commercial lending and consumer mortgages.

Selected cross-industry transformation:

- **Ventures:** Audited early-stage digital ventures, issued go/no-go investment recommendations, and reshaped portfolios through product and business-model innovation.
- **Transformation:** Incubated and launched next-generation digital products, introduced a new multi-channel experience, and designed the operating model to bring the venture studio in-house.
- **SaaS:** For an EU franchise network, mapped current and target experience, set product strategy and roadmap, and built and tested the MVP — improving order efficiency and demand forecasting.

RESPONSIBILITIES

- Owned strategy-to-execution for C-suite outcomes — market sizing, value-pool identification, proposition design and delivery across verticals; pioneered the firm’s approach to validating product success in-market through analytics, and grew the team.

SENIOR | BUSINESS STRATEGY & PRODUCT

2013 – 2015

Self-employed (UK)

Won and led strategy and product engagements for blue-chip brands:

- Unlocked growth in mature markets by framing new market spaces and designing the new digital product offering.
- Re-positioned a core digital product — redesigned the vision and devised digital & social concepts to support adoption.
- Commercialised new products and technologies by designing GTM strategies.
- Led brand audits, ecosystem mapping, ethnographic / market / competitive research, and value-proposition design across IoT, privacy, entertainment and healthcare.

Clients: Apple, Bupa, Volkswagen, Exxon, Argos, Lego, Unilever, McDonald’s, Pringles, Kellogg’s, Axe, ad agencies (e.g. Publicis Sapient, Isobar, TBWA\Media Arts Lab, BBH).

MA STUDIO | SERVICE & PRODUCT INNOVATION

2013 – 2014

Hyper Island (UK)

Hyper Island’s MA — the “digital Harvard” — run as a live innovation studio on real client briefs:

- Researched human and consumer-behaviour trends
- Designed value propositions and developed products
- Built digital business-innovation frameworks — new business models, market spaces, service ecosystems
- Framed strategies and pitched to clients
- Mentored teams

Clients: Samsung, Hyundai, BlackBerry, Greenpeace, ad agencies (e.g. AKQA, Cheil, Dare, Innocean).

/ Prior Experience — *product, growth & GTM*

SENIOR DIGITAL STRATEGIST 2012

DoubleYou (Spain)

- Ran digital and social strategy for Nike across launches and the football category; adapted global concepts for Spain and Portugal; led account and community teams.

BRAND MANAGER 2010 – 2012

Eroski (Spain)

- Launched three digital businesses and defined the food-retail e-commerce experience for a national grocery retailer; built the comms plan, business reporting and CRM strategy.

MARKETING & INNOVATION MANAGER 2008 – 2010

Inguru Ambiental (Spain)

- Led marketing, PR and GTM; ran the product-portfolio redesign and company rebranding.

PRODUCT MANAGER 2007 – 2008

Devon & Devon (Italy)

- Led product-marketing strategy and blueprint design for a design house; ran international trade fairs and comms material.

PRODUCT DESIGNER 2007

Matrici (Spain)

- Drafted design, manufacturing and product documentation.

/ Education

MSc Banking & FinTech

The London Institute of Banking & Finance · 2023 – 2026, final year

Pre-MBA HBX CORE — Business Analytics, Financial Accounting & Economics

Harvard Business School · 2016

MA Digital Management | Service & Product Innovation

Hyper Island · 2013 – 2014

MA Advertising & Communication

ESIC Business & Marketing School – Cámara de Comercio · 2009 – 2010

MSc Marketing & Commercial Management

ESDEN Business School · 2008 – 2009

BSc Marketing & Commercial Management

Politeknika Txorierrri – Universidad de Mondragón · 2006 – 2007

BSc Industrial Design

Politeknika Txorierrri – Universidad de Mondragón · 2003 – 2006

/ Languages

English · Spanish — native

Italian — working

/ Executive Education

FinTech

- FinTech | Harvard Business School
- FinTech | Oxford Said Business School
- Shaping the Financial World | MIT Sloan
- Financial Regulation | MIT Sloan
- Sustainable Finance | HSBC
- Certified Expert in Digital Finance | Frankfurt School of Finance & Management
- Certificate in Retail, Digital Banking & Business Banking | The London Institute of Banking & Finance
- Anatomy of the Swipe | Ahmed Siddiqui

Product Management & Venture Building

- Product Management Fellowship | On Deck
- The Art and Science of Product Management | Stanford University
- Scaling Up Your Venture | Stanford University
- Technology Entrepreneurship I & II | Stanford University
- Entrepreneurship (Opportunity, Launch, Growth, Financing, Profitability) | The Wharton School

Venture Capital

- Venture Capital Fundamentals | London Business School
- Venture Deals | Kauffman Fellows & Techstars
- Angel Investing | 500 Global

Business Strategy

- Foundations & Advanced Business Strategy | Virginia's Darden School of Business
- Strategic Management & Implementation | Copenhagen Business School
- Business Models & Value Propositions | Strategyzer