

# ETIENNE CARTOLANO

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An accomplished leader with over a decade and a half of experience in high-impact product and technology management roles, holding an MBA from the Massachusetts Institute of Technology (MIT) as well as a PhD from the University of São Paulo (USP). An expert at optimizing business operations, enriching customer experience, and guiding product and technical teams to deliver groundbreaking solutions. Excelling at fostering cross-functional teamwork proficiently, pioneering entrepreneurship, and cultivating strategic partnerships.

## PROFISSIONAL EXPERIENCE

ITAU UNIBANCO, São Paulo, Brazil (16 yrs)

*Ranked as the top bank in Latin America with 56M customers, 90k employees (15k in tech)*

### ➤ **Senior Group Product Manager** (Superintendent) – Jan '22 – Feb '24 (**2 yrs**)

- **Head of Online Experimentation** (Technology division, Design & experience business unit)
  - Initiated and led the **experimentation division**, addressing a crucial need in digital product innovation and **built a multidisciplinary 85-member team, managing \$5m** funded by business units.
  - Deployed an **MVP platform managing 70M daily calls, cutting latency by 50% and achieving a 0% error rate** through cloud-based architecture serving all channels.
  - Achieved a **10x increase in monthly testing**, fostering a culture around testing, as well as training hundreds of PMs, designers and technical staff, and improving the product development process.
  - Formed **strategic partnerships**, notably with the payments team — a key and sensitive area which manages 30% of national transactions — highlighting the project's impact and resilience.
- **Head of 'Responsible & Secure AI'** (Data science fellows, under CIO supervision)
  - **Established the "AI Red Team"** to develop a risk framework and a multi-agent system for safety and ethical evaluations, regularly presenting achievements to the Executive Committee.
  - **Partnered with the CFO's team** to create a Corporate Institute dedicated to technology research, starting with 60 researchers, and establishing key collaborations with academia.
- **Head of the Corporate Venture Builder** (Technology division)
  - Led an eight-person team to **test new business models** from planning stages through to market launch and customer expansion, leading to 3 ventures with 2 incorporations.

### ➤ **Senior Data Science Manager** – Aug '18 - Dec '21 (**3+ yrs**)

- Managed 4 **data science teams** (4 managers, 46 scientists) across 10 business units, creating practical and efficiency-boosting solutions that increased revenue by \$60M/year.
- Collaborated to implement an innovative internal service dedicated to recruiting and training data scientists bank-wide, helping to expand the **team from 10 professionals to 300** by 2024.
- Enhanced **global academic partnerships** and, as a board member, created a scholarship program with USP with funding exceeding \$1m over 30 researchers since 2018.
- Acted as a **technology ambassador**, speaking on data science at scientific events, meetings, and conferences, as well as teaching courses at universities.

➤ **Product Manager** – Jul '16 – Jul '18 (**2 yrs**)

- Orchestrated the **development of digital channels** for debt collection products and implemented machine learning to robot negotiators, leading to 90% of negotiations being carried out automatically and increasing revenue by \$31m.
- Managed a team in forex and trade finance products responsible for all the bank segments' **pricing strategies**, increasing revenue by \$38m in one year.

➤ **Senior Business Analyst** – Jul '10 – Jun '16 (**6 yrs**)

- Optimized **product acquisition strategies** for cash management products involving over 4,000 in-branch account managers, leading to a substantial revenue increase of \$223m.

➤ **Corporate Trainee** – Mar '08 – Jun '10 (**2 yrs**)

- Conducted customer segmentation based on **cross-selling**, increasing revenue by \$10m.

## **EDUCATION**

- **MBA**, Massachusetts Institute of Technology (MIT), USA ('20 – '21) – Sponsored by Itaú.
- **BSc, MSc, and PhD** in Computer Engineering, University of São Paulo (USP), Brazil ('01 – '17).
- Exchange PhD student, University of Massachusetts, USA ('15 – '16) – Gov. Scholarship.
- Exchange undergrad student, École Centrale de Lyons, France, ('05 – '06) – Gov. Scholarship.

## **ENTREPRENEURIAL EXPERIENCE**

- [MAWE.AI](#) – co-founder of an AI Risk management startup ('24 – current).
- [BBCHAIN](#) – co-founder of a consulting firm specialized in Blockchain and DLT tech (exit in '18).

## **ADDITIONAL INFORMATION**

- Languages: Portuguese (native), English (fluent), French (advanced).
- Hands-on experience in SQL, R, Python, HTML, PHP, and ML packages.