

# Carlos de March Bosch

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## SUMMARY

Proactive leader who drives global businesses to maximize their digital revenues. Broad and deep fintech expertise gained through working in a bank, with clients as a consultant, and clients as a commercial director. Capable of grasping customer needs and transforming them into business as well as technical requirements. Committed self-improver who complements work with relevant ongoing academic education. Strengths: Digital transformation & payments, product & business development

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## EXPERIENCE

2013 - **Oriflame** (personal care industry, sales \$1.5bn)

**Global Digital Payments Director, Commercial Division**

**Schaffhausen, Switzerland**

- Management member of the Global Digital Team leading company through digital transformation
- In charge of overall credit card and alternative payment solutions (\$1bn/year)
- Grew digital payment by 50% CAGR while achieving incremental cost savings (\$1mm/year)
- Led major, multi-functional projects involving over 100 people across 4 continents
- Initiated Artificial Intelligence projects (business case: +\$50mm in sales)
- Recognized internationally for best-in-class risk management set up (chargebacks <0.01%)

2010 - 2012 **PayPal** (digital payment services)

**Head of Product Management and Customer Experience, CEMEA Region**

**Lugano, Switzerland**

- Member of the local management team (revenue growth +35%, and business unit margin of 47%)
- Drove new product introductions generating +\$10mm in sales while maximizing client value
- Accelerated growth in mobile (+2500%), gaming (+500%) and micropayments segments
- Responsible for 3-year financial modelling and business planning process
- Increased services of Italian prepaid card (1mm cards issued) and launched a new credit card

2005 - 2009 **Citigroup** (banking services)

**Vice President, e-Business Head for the Consumer Credit Division**

**Milan, Italy**

- Led all digital banking sales and marketing initiatives, with budget responsibility of \$1mm
- Developed business model to enter a new market segment, from research to execution strategy

**Management Associate, EMEA Region: High-profile rotational leadership development program**

- Finance: Provided vital support on the yearly planning processes
- Marketing: Managed the lifecycle of a wealth management product (clients: +30%)
- Strategy: Analyzed feasibility of a Single Euro Payments Area model (EAT: +\$0.2bn)

**Düsseldorf, Germany**

**Milan, Italy**

**London, UK**

1999 - 2003 **PricewaterhouseCoopers** (consulting services)

**Managing Consultant, telecom industry**

**München, Germany**

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## EDUCATION

2009 - 2012 **MIT Sloan School of Management**, in coordination with **IMD Business School**

**Boston, USA**

Advanced Certificate for Executives in Management, Innovation & Technology (5 weeks)

2003 - 2005 **ESADE Business School**, exchange at **UCLA Anderson School**

**Barcelona, Spain & Los Angeles, USA**

Full-Time MBA focused on Finance. Top 5% of the class

1992 - 1999 **Polytechnic University of Barcelona**, thesis at **TU KL**

**Barcelona, Spain & Kaiserslautern, Germany**

Bachelor & Master of Engineering focused on Industrial Organization

1980 - 1992 **Swiss School of Barcelona**

**Barcelona, Spain**

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## ADDITIONAL

- Languages: Spanish (native), English (fluent), German (fluent), Italian (fluent) and French (basic)
- Fundraising and local logistical support for the earthquake in Haiti (2010)
- Hobbies: Traveling, triathlon, tennis, and continuous learning (strategy, geopolitics, AI, IoT, ...)