MIKE RESTREPO, CSPO, CSM

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SENIOR FINANCIAL SERVICES PRODUCT MANAGER
Strategy • Data Platforms • Delivery • Operations

Product leader with frontline-to-platform career arc at JPMC: turned retail-banking insight into technology strategy for platform processing 1.5B+ offers and $230M in savings. Partner across Engineering, Risk, and Business Lines to translate customer needs into scalable roadmaps and launches with measurable P&L impact. Leverage GenAI and agentic tools for workflow automation.

AREAS OF EXPERTISE

Product/Technology Development Strategy | Program, Portfolio & Product Management | Cross-Functional Collaboration
Roadmapping | Stakeholder & Executive Communications | Product Discovery | Data Analytics | Product Operations (ProdOps)
Governance & Risk Management | Change Management | Process Improvement | Enterprise Architecture | Agile Product Delivery

Career Overview

JPMorgan Chase
2017–Present

US's largest bank, providing investment banking, asset management, treasury, and retail banking services to millions worldwide.

PRODUCT, EXPERIENCE & TECHNOLOGY (PXT) OPERATIONS **Jul 2026–Present**

New York, NY

- Built change-management infrastructure from ground up for 4-site, 4,000-person Product, Engineering, Design and Data & Analytics matrix in NYC, after transitioning into net-new role; regular reports to Head of Product Operations.
- Established 2-way engagement and feedback cadence across sites, translating employee insights into actionable recommendations for senior site leadership and sharing with global Product Operations peers.
- Automated recurring reporting and content distribution using GenAI-enabled workflows, cutting administrative effort and accelerating information-sharing across this 4,000-person organization.
- Partnered with senior Managing Directors to curate executive product demos showcasing adoption and business application of emerging capabilities, most recently Generative AI and agentic AI solutions, for CIO, COO, and CPO.

PRODUCT MANAGER **Jan 2026–Jul 2026**

Jersey City, NJ

- Selected from 6 peer Product Managers to lead expansion strategy for AWS-native Offer & Recommendation platform targeting $100M+ in incremental annual net profit.
- Aligned Engineering and Risk to unlock new platform capabilities, scaling offer volume 50% to 1.5B — including first-of-its-kind single-card test that drove 80 applications in its first hour and another generating 50M offers.
- Built business case that won Chase.com and Chase Mobile leadership buy-in for platform adoption, slashing error rates to 0.02% and reducing customer complaints.
- Defined platform requirements and testing readiness for Chase's landmark Apple Card transition, preparing Offer & Recommendation capabilities to support planned migration of an estimated $20B in existing card balances.
- As trusted partner to Engineering and a product and technical SME, stepped in to lead Scrum ceremonies, plan sprints, and translate product priorities into executable technical work.
- Shaped product roadmap and feature prioritization with Executive Director of Product, translating frontline Voice of Customer insights into platform recommendations, investment priorities, and product roadmap decisions.

PRODUCT DELIVERY PROGRAM MANAGER **Mar 2024–Jan 2026**

Jersey City, NJ

- Led 0-to-1 migration of mission-critical Offer & Recommendation platform from legacy infrastructure to AWS, transforming financial-offer delivery for millions of users.
- Delivered $230M in projected 5-year net savings while improving platform response time to 0.5 seconds—6x faster than the 3-second SLA—and reducing latency issues and timeouts 80%.
- Coordinated Technology, Data, Risk and Compliance to maintain BAU while building case for adoption across 30 business lines.
- Built AI-enabled executive dashboards and established monthly stakeholder forums, surfacing cost, stability, performance, and risk insights to guide funding, prioritization, and delivery decisions.
- Directed execution across 42 Engineers and Product Owners on 6 Agile teams, translating strategy into roadmap that scaled to support 1B+ offers and 80M+ daily API calls.

FRONTLINE BANKING FOUNDATION

DEALER RELATIONSHIP MANAGER **Aug 2022–Mar 2024**

Philadelphia, PA

- Managed 100+ dealer portfolio, driving 200% of product-adoption targets partnering across Credit, Corporate, and Commercial Banking to identify financing solutions.

PERSONAL BANKER / RELATIONSHIP BANKER / PRIVATE CLIENT BANKER **Feb 2017–Aug 2022**

New Jersey

- Progressed from Personal Banker to Private Client Banker, developing Voice-of-Customer expertise across a regulated, multi-product environment. Launched new-market branch that became region's top performer.

Additional Experience

SALES ASSOCIATE | Paul Miller Auto Group **Jan 2012–Jan 2017**

Cemented consultative, needs-based selling foundation prior to banking career.

Tech Proficiencies

Product & Delivery: Jira | Jira Align | Confluence | Bruno (API Testing)
Data & Cloud: SQL | Amazon Aurora (PostgreSQL) | AWS API Gateway | Kafka
AI & Agentic Automation: Generative AI | AI-Enabled Workflow Automation

Education

Master of Science (MS) in Artificial Intelligence | Purdue University **Expected 2028**
Bachelor of Arts (BA) in Liberal Studies | Montclair State University **2026**
Associate of Arts (AA) in Communications | Rowan College at Burlington County **2025**

Certifications

AI for Product Owners | Scrum Alliance
Certified Scrum Product Owner (CSPO) | Scrum Alliance
Certified Scrum Master (CSM) | Scrum Alliance