

Germán Oviedo Berenguela

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PROFESSIONAL SUMMARY

Data & AI executive with 10+ years building and scaling enterprise data capabilities in banking and fintech. Proven track record of owning data and AI strategy, aligning investment with business priorities, and delivering measurable impact across operations, risk, and growth.

EDUCATION

MIB Trieste School of Management

in collaboration with University of Trieste – Trieste, Italy

· Master of Business Administration, MBA in International Business

Expected Sep. 2026

Universidad Adolfo Ibáñez – Santiago & Viña del Mar, Chile

· Master of Science in Engineering, IT specialization

2021 – 2022

· Bachelor of Science in Engineering (Industrial Engineering)

2010 – 2015

PROFESSIONAL EXPERIENCE

Banco Bci, Banking, Santiago, Chile

November 2023 – May 2025

Head of Generative AI

- Responsible for corporate AI strategy, aligning investment and use cases with business priorities and managing CLP 800MM+ in budget.
- Defined and led the enterprise AI governance framework and architectural standards, ensuring cross-business scalability and risk mitigation for GenAI adoption.
- Established and scaled the GenAI Center of Excellence, aligning technical talent (3 ML Engineers, 2 Product Leads) with strategic business pillars to accelerate AI product time-to-market and strengthen organizational capabilities.
- Captured significant operational efficiencies by redesigning customer service workflows and integrating GenAI solutions, achieving 26% automation over ~80K monthly inquiries with >99% SNEX saturation.
- Initiated and led corporate-wide Gemini adoption across a 9,000+ employee organization.

MACH, Fintech, Santiago, Chile

March 2022 – November 2023

Head of Analytics & Data Science

- Led a team of 9 (6 Data Scientists, 3 ML Engineers) supporting Growth, Risk, Fraud, and Product, covering the full decision science stack for 3.8M+ users.
- Led the implementation of impact measurement using causal inference and synthetic controls across 100+ monthly campaigns, enabling decisions with direct impact on conversion and retention.
- Drove the development of a “Next Best Action” engine on AWS (Glue, Athena), modeling 40+ behaviors to optimize segmentation and marketing performance across acquisition, engagement, and loyalty.
- Oversaw the deployment of AutoML pipelines with real-time monitoring, including an identity verification PoC (potential ~\$1M/year savings) and an internal GPT-based DataBot for data access.

Tenpo, Fintech, Santiago, Chile

December 2020 – January 2022

Head of Data & Analytics

- Built the data function from scratch, establishing analytical capabilities for 1M+ customers and 120+ internal stakeholders.
- Increased data culture maturity from 2.0 to 4.5/5 in under one year through training and organizational change management.
- Presented data strategy and insights quarterly to Tenpo's C-level and supported board-level presentations for Krealo (Credicorp).
- Led the evaluation of technologies (Databricks, Snowflake) and the deployment of the data lake and BI platform on GCP (BigQuery, DBT, Airflow, Looker, Flink, Kubernetes).

Banco Bci, Santiago, Chile

March 2015 – December 2020

Principal Data Scientist

- Migrated the modeling stack to Python and developed 20+ XGBoost models for behavioral prediction (cross-sell, up-sell, activation, reactivation) in insurance and credit cards.
- The team deployed a hybrid (rule-based + ML) CRM engine analyzing 400K+ customers daily to generate personalized offers and enable large-scale commercial decisions.
- Developed a COVID-19 macro-monitoring framework (NBER-style) to detect economic cycles and enable structured scenario analysis for business and risk stakeholders in an unprecedented context.
- Led cross-functional AI/ML initiatives across Risk, Sales, Marketing, and CX, translating analytics into production decisions with measurable business impact.

TECHNICAL SKILLS

Generative AI & ML Systems: LLM applications, agentic workflows (RAG, LangGraph, PydanticAI), model evaluation, MLOps, and production ML systems.

Data & Platforms: End-to-end data platforms, real-time pipelines, feature stores, microservices, data governance, data as a product, operating models, and data quality.

Cloud Strategy & Infrastructure Oversight: Multi-cloud strategy (AWS, GCP, Azure) and scalable infrastructure management (Kubernetes, Terraform).

Analytics, Experimentation & Causal Inference: A/B testing, quasi-experiments, product and marketing analytics.

Programming & Data Stack: Python, SQL, Spark (Java, Scala), R.

Enterprise Tools & Collaboration: Jira, Confluence, Notion, Slack, Microsoft ecosystem (Teams, SharePoint, Office), G-Suite, Agile/Scrum environments.

Leadership & Business: Team building, organizational design (CoE, data/AI functions), cross-functional leadership (Product, Risk, Growth, CX), C-level communication and influence, budgeting and vendor strategy, change management, and capability scaling.

Languages: Spanish (Native), English (Professional).

TEACHING & THOUGHT LEADERSHIP

Lecturer, Multiple Universities (2016–Present), Chile

- Delivered courses in Data Mining, Machine Learning, and Software Engineering across Universidad Andrés Bello, Universidad Adolfo Ibáñez, and Universidad Diego Portales
- Focused on applied analytics and real-world business use cases using R and Python.