

Simone Marçal

Executive Leader | Digital Products, Technology & Business Strategy | AI, API & Fintech Innovation

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Professional Summary

Visionary and results-driven executive with a distinguished career leading digital innovation and business transformation across fintechs, startups, and global enterprises. With 20+ years of experience at the intersection of product strategy, emerging technologies, and high-performance teams, I have delivered scalable solutions and created business value in complex and regulated markets.

Currently Head of Biz Dev Products at RecargaPay, a leading Brazilian fintech, where I orchestrate end-to-end integrations, product-market fit strategies, and go-to-market rollouts—fueling inclusive financial experiences for individuals and SMBs while ensuring compliance with financial regulators (IP, SCFI, SCD licenses).

Previously, I co-founded and led product strategy at high-growth startups FrontPay and TecleTaxi, securing VC funding and achieving successful exits. Earlier, I built Blume Design, a digital consultancy serving major corporations such as Citibank, Microsoft, Mercedes-Benz, and the São Paulo State Government.

Engaged as a thought leader and guest professor at FGV, I'm also an advocate for women in tech and innovation, actively contributing to forums, workshops, and strategic groups that shape the future of digital finance.

Core Competencies

- Digital Product Leadership
- Fintech & Embedded Finance
- AI, API, Blockchain & Web3 Strategy
- Regulatory Compliance (IP, SCD, SCFI)
- Go-to-Market & Growth Enablement
- UX, Design Thinking & Multichannel Solutions
- Cross-functional Team Leadership
- Investor Relations & Strategic Partnerships
- B2B/B2C Payments & Urban Mobility
- Agile Frameworks (CSM® Certified)

Professional Experience

RecargaPay

Sr. Manager, Biz Dev Products | São Paulo, Brazil | Apr 2025 – Present

Lead cross-functional initiatives integrating financial products into RecargaPay's superapp...

Manager, Biz Dev Products | Feb 2022 – Apr 2025

Oversaw product-led strategies and integrations...

Product Owner | Apr 2019 – Feb 2022

Owned lifecycle strategy from ideation to maturity across high-impact verticals...

Women Leaders in Fintechs

Head of Product & Development Working Group | Sep 2024 – Present

Blume Design – Founder & CEO | May 2006 – Dec 2018

Founded a digital transformation consultancy serving enterprise clients...

Human Bios / TecleTaxi – Chief Operating Officer | Jul 2016 – Nov 2018

FrontPay – Co-founder & Chief Product Officer | Jul 2012 – Jun 2016

Previous Leadership Roles

Held senior product, UX, and marketing leadership positions at:

- Emphasys Software
- Programmer's Beyond IT
- Kiman Solutions
- Soltec srl (Italy)
- BRQ
- Fundação Getulio Vargas
- Unicom

Education

Postgraduate Degree in Marketing

ESPM – Escola Superior de Propaganda e Marketing

Bachelor's Degree in Digital Design

Universidade Anhembi Morumbi (Laureate International Universities)

Technology Degree in Web Design

Universidade Anhembi Morumbi

Languages

- **Portuguese:** Native
- **English:** Full Professional Proficiency
- **French:** Limited Working Proficiency

Certifications

- Certified ScrumMaster® (CSM®)
- Digital Metrics & Web Analytics
- Trading & Technical Analysis