

JUAN LUIS ISAVA, EMBA

Founder & CEO | Fintech Executive | Payments | Digital Lending | Real-World Assets

Marbella, Spain | +34 626 356 735 | isavajuanluis@gmail.com | [linkedin.com/in/juanluisisava](https://www.linkedin.com/in/juanluisisava)

EXECUTIVE PROFILE

Founder and fintech executive with 20+ years of experience across payments, digital lending, product strategy, financial services, banking technology and cross-border operations. Proven record leading teams of 50-220+ people, owning P&L outcomes, building regulated financial products and driving operational transformation across gaming payments, consumer lending and digital banking. Currently Founder & CEO of Berick Finance, a private-market technology platform focused on qualified investor access to curated real-world asset opportunities, starting with prime luxury real estate in Marbella.

SELECTED SCALE & IMPACT

- Founded Berick Finance, a private-market technology platform for qualified international investors to access curated real-world asset opportunities, starting with prime luxury real estate in Marbella.
- Led global payments product strategy at The Workshop, coordinating 50+ professionals across Product, Engineering and Operations in gaming technology.
- Transformed Cash Converters Spain lending into a digital and offline lending business delivering EUR 3M net profit, 120% above budget.
- Increased ID Finance annual sales from EUR 53M to EUR 103M through operational efficiency, marketing optimization and product focus.
- Reduced collections and operations costs by 70% by migrating operating capabilities to Mexico while preserving performance standards.
- Reduced customer cash-handling time from 25 minutes to 8 minutes by redesigning the pay-in/pay-out ecosystem.

CORE COMPETENCIES

Payments strategy | Digital lending | Product management | P&L ownership | Real-world assets | Tokenization | Private markets | Alternative investments | Investor onboarding | KYC / AML | Cross-border operations | Digital transformation | iGaming payments | Cards, P2P and crypto payments | Fraud prevention | Risk and compliance | Collections strategy | Customer experience | Marketplace design | Go-to-market strategy | Fundraising | KPI design and analytics | Agile delivery | Executive stakeholder management | Team scaling | Embedded finance | API integrations | LATAM expansion

PROFESSIONAL EXPERIENCE

Berick Finance | Marbella, Spain

Founder & CEO | Jan 2025 - Present

- Founded Berick, a private-market technology platform designed to give qualified international investors access to curated real-world asset opportunities, starting with prime luxury real estate in Marbella.
- Defined the company vision, investment thesis, product strategy, operating model and go-to-market approach with a focus on institutional-grade access, transparency and investor trust.
- Designed the first asset strategy around Marbella prime and ultra-prime real estate, combining local market access, curated asset selection, investor education and structured participation for qualified investors.
- Led platform architecture across investor onboarding, KYC-first flows, asset presentation, deal-room experience, digital ownership infrastructure, admin tools and investor reporting concepts.
- Built the commercial model across asset origination, tokenization, transaction, management, rental participation and exit economics, prioritizing disciplined unit economics before scale.
- Coordinated legal, regulatory and compliance analysis across Spain and Europe, including investor rights, off-chain documentation, KYC / AML, custody considerations, platform positioning and anchor investor strategy.

The Workshop - Inventors of Play | Marbella, Spain

Global Head of Product - Payments | Jan 2023 - Jan 2025

- Owned global product direction for payment experience in a gaming technology environment, covering cards, P2P platforms, cryptocurrency flows, acceptance, conversion, fraud prevention and operational performance.
- Led a cross-functional team of 50+ across Product, Engineering and Operations; translated business strategy into product roadmap, delivery priorities and measurable KPIs.
- Partnered with executive stakeholders to define payments strategy, roadmap trade-offs, business cases and operating metrics aligned to revenue, conversion and cost objectives.
- Drove initiatives to improve player payment journeys, reduce operational friction and support scalable, compliant payment operations.
- Integrated fraud prevention and payment controls into product design while balancing acceptance, user experience and risk management.

Cash Converters | Marbella, Spain

Lending Director & Board Member | Feb 2020 - Jan 2023

- Served as lending executive and board member, owning lending strategy, product direction, P&L outcomes and cross-functional delivery across Product, Risk, Collections, Marketing, IT and Legal.
- Transformed a small financial unit into a scalable digital and offline lending operation, delivering EUR 3M in net profit and performing 120% above budget.
- Led 90+ professionals and established KPI-driven performance management across acquisition, underwriting, collections and customer operations.
- Redesigned the pay-in/pay-out ecosystem, reducing cash-in-hand time from 25 minutes to 8 minutes and improving customer experience.
- Developed lending solutions aligned to market demand, customer retention, revenue growth, risk controls and regulatory requirements.

ID Finance | Barcelona, Spain

Country Manager | Apr 2019 - Jan 2020

- Owned country performance, operations and cross-functional execution, increasing annual sales from EUR 53M to EUR 103M through operational efficiency and marketing optimization.
- Led a distributed workforce of 220+ across Mexico, Belarus, Russia and Spain; strengthened collaboration through agile implementation and clearer operating rhythms.
- Migrated collections and operations to Mexico, reducing costs by 70% while maintaining high-performance standards.
- Spearheaded customer intelligence initiatives and integrated credit cards into the Plazo credit line to expand cross-sell and upsell opportunities.

Creamfinance | Barcelona, Spain

Country Manager | Apr 2017 - Mar 2019

- Launched a new country operation from regulatory approvals through infrastructure setup, product readiness, hiring and commercial execution.
- Scaled the team from 6 to 40 employees and led the business to profitability within two years.
- Established growth strategies, lending processes, risk management frameworks and performance management routines.

Innofis | Barcelona, Spain

Product Management Director | May 2016 - Apr 2017

- Defined and executed strategic product roadmaps for digital banking solutions, including mobile banking, web banking, personal financial management and big data analytics.
- Expanded company reach by securing a major commercial banking partnership in LATAM, unlocking new revenue opportunities.
- Bridged commercial, product and technology stakeholders to translate banking needs into scalable digital product delivery.

EDUCATION & EXECUTIVE DEVELOPMENT

- Executive MBA, ESADE Business School, Spain, 2016
- Strategic Agility in Emerging Markets, Peking University, China, 2015
- Organizational Transformation & Change Management, HEC Paris, France, 2015
- Bachelor of Commercial Law, Universidad Catolica Andres Bello, Venezuela, 2003

TECHNICAL, PRODUCT & LANGUAGE SKILLS

- Fintech infrastructure, payment operations, payment gateways, card payments, P2P platforms, crypto payments, embedded finance, digital lending, collections, risk and fraud controls.
- Product roadmaps, agile delivery, KPI definition, business intelligence, API integrations, customer journey optimization, SQL basics, FMEA and ASPICE.
- Languages: Spanish native; English fluent.