

PATRICK FILAMOR

HEAD OF CAPITAL & LENDING BUSINESS | FINTECH & DIGITAL LENDING

+63-947-992-6408

patrick.filamor@yahoo.com

Pasig City, Metro Manila

PROFESSIONAL SUMMARY

- Fintech leader with 10+ years across payments, digital lending, B2B merchant financing, e-wallets, and e-commerce. Spearheading PayMongo's entry into the credit ecosystem by architecting the long-term lending strategy and scaling its flagship B2B lending business, PayMongo Capital, which currently serves ~5,500 active SME merchants.
- Proven track record structuring and managing lending partnerships (GoTyme, Yield, Fuse, EWB, Cashalo), negotiating commercial terms, designing pre-qualification frameworks, and driving end-to-end conversion from offer to loan disbursement.
- Bridges business strategy and technical execution to guide direct API integrations and payment infrastructure. Focused on optimal customer experience, MDR reduction, and channel mix optimization, delivering >\$1M in cost savings and 20–30% above-target revenue growth.
- Strong operator and communicator: champions data-driven operations by collaborating with analysts to build funnel dashboards, leads cross-functional squads (Product, Engineering, Risk, Finance, Marketing), and secures alignment from IC to executive level.
- Core operating values: customer-first execution, clear ownership, measurable results, fast feedback loops, and data-driven decisions.

KEY SKILLS

Fintech & Digital Lending | Product Strategy & Roadmap | Cross-functional Leadership | Payment Infrastructure & APIs | Go-to-Market (GTM) Strategy | Partner Negotiation & Deal Structuring | Cost Optimization & P&L Management | Data-Driven Operations | Strategic Planning & Execution | Operations Management & Scaling | Market Expansion & Product Launch

WORK EXPERIENCE

PayMongo

Head of Capital

Dec 2025 – Present

- Architected the strategic roadmap and scaled PayMongo Capital from an early-stage referral feature into a comprehensive, multi-lender B2B financial services platform serving thousands of SME merchants.
- Structured and negotiated end-to-end commercial agreements with top-tier lending partners (e.g., GoTyme, Yield), securing favorable revenue-sharing terms and pre-qualification frameworks to launch zero-balance-sheet credit offerings.
- Optimized the end-to-end borrower conversion funnel by identifying critical drop-off points between organic offer discovery and loan acceptance; spearheaded cross-functional campaigns with Marketing and Engineering to successfully close the demand conversion gap.
- Navigated complex regulatory and compliance landscapes, managing partner communications (VAPT, TPISA, BSP-aligned data attestations) to ensure the continuity and security of key lending relationships.
- Laid the groundwork for future product expansion and potential own-balance-sheet lending by evaluating and establishing foundational vendor partnerships for Earned Wage Access (EWA) and KYC document intelligence.

Skyro (Advanced Finance Solutions Inc.)

Head of Payments

Sep 2024 – Sep 2025

- Spearheaded a comprehensive payments infrastructure transformation, strategically negotiating with key gateway partners to drastically reduce transaction costs and Merchant Discount Rates (MDR), realizing over \$1M in annualized savings.
- Architected a highly resilient payment ecosystem by driving direct API integrations with major regional players (PalawanPay, ECPay, QRPH), eliminating single points of failure and establishing robust channel redundancy.
- Instituted enterprise-grade SLA governance and failover protocols, standardizing incident management and root-cause analysis cadences across all external payment partners to ensure platform stability.

- Championed cross-functional alignment across Product, Legal, Finance, and Collections to execute a complex payments roadmap and successfully scale the digital lending infrastructure.

GCash (G-Xchange, Inc.)

Feb 2023 – Aug 2024

AVP, Head of Product Operations

- Directed Commercial Product Operations for the enterprise merchant suite, partnering with Product and Engineering leaders to enforce high-quality standards, streamline issue resolution, and govern product lifecycles.
- Driven strategic post-sales operational improvements, establishing robust feedback loops that optimized product performance, reduced friction, and significantly elevated the B2B merchant experience.

GCash (G-Xchange, Inc.)

Apr 2022 – Feb 2023

AVP, Head of Payments

- Led the commercial strategy and P&L for core GCash Payment verticals (Buy Load, Pay Bills, Scan to Pay, Webpay), driving product growth and revenue generation across millions of active users.
- Consistently outperformed aggressive stretch targets by 20–30% by optimizing channel mix, launching high-impact payment campaigns, and scaling core transactional use cases.

Shopee Philippines, Inc.

Jan 2021 – Feb 2022

Head of ShopeePay Payments Partnerships

- Built and led the Online Payments and Partnerships organization from the ground up, establishing the strategic framework for channel expansion and external platform integrations.
- Scaled the ShopeePay financial ecosystem by leading end-to-end commercial negotiations and cross-functional technical integrations, significantly expanding cash-in/cash-out liquidity and overall merchant acceptance.

SeaMoney (Credit) Finance Philippines, Inc.

Aug 2020 – Mar 2022

Head of SeaMoney Credit

- Spearheaded the end-to-end launch of the Philippine e-commerce lending business, scaling operations from the ground up while directing a 200+ person cross-functional organization.
- Consistently exceeded GMV and portfolio growth targets by aligning local execution with broader regional strategic initiatives to capture market share.

ZEN Rooms

Feb 2020 – Jul 2020

Head of Business Development

- Directed Corporate Sales strategy and business continuity during peak COVID-19 disruptions, successfully pivoting the commercial approach to generate critical revenue pipelines and preserve operational stability.

Lazada Philippines

Jul 2019 – Feb 2020

Senior Payments Manager, Head of BD & Partnerships

- Architected the launch of the consumer loans marketplace under an accelerated timeline, rapidly structuring over 20 strategic corporate partnerships ahead of major mega-campaigns.
- Successfully shifted consumer purchasing behavior, driving higher average basket sizes and significantly reducing platform reliance on Cash-on-Delivery (COD).

Lazada eLogistics Philippines

Dec 2018 – Aug 2019

Senior Manager, Head of Collection Point Operations

- Pioneered the platform's first nationwide customer collection pickup infrastructure by securing and scaling strategic logistics partnerships with major retail conglomerates (SM Store, Alfamart, M Lhuillier, GrowSari), fundamentally expanding Lazada's last-mile capabilities.

Lazada eLogistics Philippines

Oct 2018 – Mar 2019

Senior Manager, Head of Reverse Operations

- Led the strategic rollout of the Philippines' first Direct Return to Merchant (DRTM) ecosystem, collaborating with major logistics networks to streamline reverse operations, drive significant cost efficiencies, and elevate the post-purchase customer experience.

Gawin Philippines

Nov 2016 – Aug 2018

Marketing Manager

- Orchestrated high-impact localized marketing activations that drove record-breaking customer acquisition and demand generation.
- Optimized offline acquisition channels, significantly increasing quarter-over-quarter job request volume while maintaining highly efficient customer acquisition costs.

UBER

Aug 2015 – Aug 2016

Community Operations Manager – APAC

- Directed community operations and support strategies for the Incident Response Team (IRT) servicing the Australia & New Zealand markets, ensuring high-quality service delivery and customer satisfaction across the region.
- Drove critical operational expansion initiatives, leading recruitment and scaling efforts that significantly expanded the capacity of the Manila Center of Excellence.

EARLIER CAREER

PG Lawson Philippines — Marketing Manager (Oct 2014 – Jul 2015)

Pascual Consumer Healthcare Corp. — Assistant Brand Manager (May 2013 – Sep 2014)

I-Merch Media, Inc. — Client Services Manager (Aug 2012 – May 2013)

Bounty Agro Ventures, Inc. (BAVI) — Brand Marketing Assistant, Chooks-to-Go (Jan 2010 – Jul 2012)

EDUCATION

Ateneo Graduate School of Business

2021 – 2024

Regis Masters in Business Management | QPI: 3.5 / 4.0

Juniata College, USA

2005 – 2009

Bachelor of Arts in Management