

Santiago Villarreal Arley

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Summary

I build fintech and blockchain products in Latin America as an entrepreneur and developer with 4+ years in the field. I started by solving small, specific money problems for real people and grew that into products that teams now depend on to run their day-to-day.

Education

Technological Institute of Costa Rica

Bachelor, Computer engineering. GPA 3.7

Relevant Coursework: Zeek Blockchain President

Cartago, CR

2028

Lead University

Bachelor, Data Science. GPA 3.8

Cartago, CR

2028

Experience

GrantFox

San José CR

Founding Full stack Engineer

November 2025 - Present

- Led end-to-end KYC implementation across both platform applications, shipping in just 2 weeks. Achieved a 98% successful verification rate while significantly improving onboarding UX and user satisfaction.
- Built the core analytics system for the admin console, enabling real-time insights into key business metrics. Conducted data analysis directly from production datasets to inform product and growth decisions.
- Scaled user acquisition to 600 onboarded users in under 2 weeks.
- Spearheaded business development efforts with the Stellar Development Foundation, raising 60k USD for product development and managing all contractual negotiations toward a follow on contract.
- Owned and refined the full Trustless Work payment infrastructure, enabling seamless USDC payouts on Stellar. Successfully distributed \$12,000 in just 3 days across 10+ countries on multiple continents, demonstrating high reliability, global reach, and a scalable cross-border payment system.

Oppia Labs

San José, CR

Founder & Web3 engineer

September 2024 - Present

- Founded an innovation studio focused on building decentralized, open-source financial infrastructure with real-world impact across Latin America.
- Architected scalable full-stack systems using Next.js, NestJS, and smart contracts (Soroban/Substrate), enabling secure, composable, and modular blockchain applications.
- Built and managed open-source monorepos, structuring contributions, modular architecture, and developer workflows for scalable collaboration.
- Developed tokenomics, financial models (TAM/SAM/SOM), and go-to-market strategies for DeFi products targeting underserved markets in LATAM.

Emerson Electric

San José, CR

Business Analyst

September 2024 – Dec 2024

- Enhanced the Emerson.com experience by improving system performance and user flows.
- Collaborated with technical teams using MuleSoft, Salesforce, and HCL Commerce.
- Led requirement analysis and backlog grooming for web development teams.
- Supported agile operations within the Scaled Agile Framework (SAFe).
- Delivered reports on performance metrics and strategic recommendations.