

René Bionaz

Commercialisation and go-to-market for complex technical products. Every deal is won *twice*: first inside, across product, strategy, sales and engineering, then with the customer. I build the story, the numbers and the material for both, and use AI to scale it.

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Based in Lisbon, Portugal

SUMMARY

Eleven years across go-to-market, commercial enablement and business change. For the last seven I have built and led Mastercard's global enablement function for real-time payments, from a single role to a function serving five regions. The role has grown from training into commercialisation and go-to-market: working with strategy and sales on which markets come next, how pricing reaches the customer, and the pitch that wins the internal yes before the external one.

In Asia Pacific I enable regional teams and the national payment operators they serve in Thailand, Singapore and the Philippines, including a system that processes over 2 billion transactions a month. I also train central banks and payment ecosystems beyond the region, from Saudi Arabia to Africa, and organised an AI adoption challenge for Australia and New Zealand.

I work with sales leaders as a peer, build one global core that each market adapts, and measure what changes in the field, not who attended. Next, I want to take full ownership of go-to-market and drive growth. Trained in pedagogy. Fluent in German, English and Portuguese.

EXPERIENCE

Mastercard, London, United Kingdom · Lisbon, Portugal from November 2026

Director, Global Commercial Learning & Content, Real-Time Payments | June 2022 - Present

Manager, Training, Real-Time Payments | May 2019 - June 2022

Lead enablement for Mastercard's real-time payments business, aligning global product teams with regional sales teams, partners and customers, alongside SVP sponsors, product heads and customer executives.

- **Enabled the field across Asia Pacific.** With colleagues in Singapore and Thailand, support national operators in Thailand, Singapore and the Philippines, all running critical national infrastructure, one of them over 2 billion transactions a month.
- **Built ecosystem relationships through education.** Ran workshops for AfricaNenda on instant payment systems and Mastercard's AI-powered fraud tool A2A Protect, praised by its CEO, ahead of the September 2026 partnership between Mastercard, Mojaloop and AfricaNenda. Delivered training for Saudi Arabia's central bank (SAMA).
- **Led AI adoption in Australia and New Zealand.** When the region was left out of the global AI challenge, organised the Australasia AI Challenge with a regional SVP: four weeks across Australia and New Zealand, a working group of 12 and a proficiency dashboard run with People Capability. Early results show an overall increase, with full results due end of October 2026.
- **Built the function from a single role.** Scaled it to a team of five as major contracts were signed, covering five products and 12 live markets across North America, Latin America, Europe, the Gulf and Southeast Asia, and reaching about 1,500 people.
- **One global core, adapted locally.** Launched A2A School in 2025. A global block sets the standard and a regional block follows each market's commercial priorities. It runs in the UK, Ireland and Asia Pacific, with an Australia session in October 2026, where regional teams now know the offer and back our propositions.
- **Turned events into commercial moments.** Helped shape our presence at major industry events across four regions, from speaker slots to the films and material behind our meetings with central banks, banks and payment providers.
- **Partnered with sales leaders as a peer.** Join regional sales leaders in deal and pipeline reviews, and run solution sessions with banks, schemes and operators alongside them.
- **Coached managers and grew the team.** Designed a coaching programme for managers so the field keeps building skill after a launch, and mentored a team member through the year.
- **Measured behaviour, not attendance.** Track what the field does differently after a programme. For a payments product that means transactions per participant and time from signed to first live payment.
- **Compressed development cycles with AI.** Brought production in-house on an AI-first workflow. Video turnaround fell from two to three weeks to five days, including approvals, and one executive film went from script to finished

video in under 40 hours. My executive films run on Mastercard's YouTube channel, and I produced the *Beyond the Rails* vodcast and presented at PAY360.

- **Designed AI tools for sellers and strategy.** Built a pricing configurator that gives sellers one governed answer on cost and timeline, and that we use in internal reviews with strategy and sales to test market viability and how numbers are presented to customers. Also prototyped a conversational voice guide that answers product questions at events.
- **Led the team through organisational change.** Through a restructure in 2025, reset priorities with stakeholders and redesigned the operating model around AI, so a leaner team keeps the same global reach.

Allianz Partners, Paris, France

Training Manager | September 2018 - February 2019

Led change management and workforce readiness for the rollout of new digital insurance platforms.

C&A, Vilvoorde, Belgium

Co-Lead, European Learning Centre | March 2018 - August 2018

System and Process Trainer | March 2017 - March 2018

Founding member of the European Learning Centre, which consolidated training from separate local teams into one European centre of excellence. Earlier, led enablement for a supply chain platform rollout across design, buying and marketing.

Teleperformance for Expedia, Lisbon, Portugal

Trainer, Sales and Services | January 2015 - March 2017

Migrated the processes and tools of an acquired Hamburg business to a new team in Portugal as part of Expedia's EMEA expansion, with daily client stand-ups. As senior trainer, ran workshops for the wider trainer team.

— SKILLS

Commercialisation, go-to-market strategy, market prioritisation, pricing and deal support, cross-functional alignment across product, sales and engineering, GTM enablement, sales productivity, APAC field enablement, onboarding, launch readiness, manager coaching, partnering with sales leaders, adult learning and instructional design, behaviour-based measurement, AI adoption, AI-enabled enablement, localisation across markets and languages, change management, programme management, team leadership.

— EDUCATION

Paderborn University, Germany. Pedagogy, English and Philosophy. 2011 - 2014.

University of Münster, Germany. Business, Management and Marketing. 2007 - 2011.

— LANGUAGES

German (native), English (full professional), Portuguese (professional working), Spanish (limited working), French (elementary).

— CERTIFICATIONS

Google AI Professional Certificate, Google, 2026.

Leaders of Learning, HarvardX on edX, 2017.

Strategic Management, Coursera, 2018.

— TOOLS

Claude, ElevenLabs, Synthesia, Articulate Rise 360, Adobe Premiere Pro, Microsoft Copilot, PowerPoint.