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Timo Hegnauer



PRODUCT LEADER

ABOUT

Product leader and strong individual contributor with 10+ years of product experience in fintech and insurtech, backed by a solid technical background. Helped build neon to 250k+ clients, currently leading the product team of 7 product managers and designers. Passionate about building great products that make a real difference.

EXPERIENCE

neon,
Zurich

Head of Product

2025 - Present

Product strategy, processes, discovery and execution for an innovative product with more than 250k banking clients.

- **Strategy implementation:** Responsible for defining the high level product vision together with the C-level and translating it into product strategy.
- **Product roadmap ownership:** Derive feature candidates based on the strategy, clarifying feasibility and prioritizing by business value and constraints.
- **Team leadership:** Direct report of a team of 7 product managers and designers. Enabling them by defining and improving the overall product development process and KPIs. Fully responsible for hiring, coaching as well as hands-on support on decisive projects.
- **Partner management:** End to end responsibility for partner relations, including full selection process and contract negotiation with new partners.

Head of Trading

2023 - 2025

Built stocks and ETF trading at neon from scratch, growing it to CHF 800m+ in assets under management.

- **Product ownership:** Own the trading roadmap and business case end to end, from feature definition through delivery.
- **Partner selection:** Fully responsible for partner selection and partner management (data provider, ETF partners, technology partners).
- **Team & operations:** Lead the trading team and coordinate operations across the business to keep a regulated product running reliably.

Senior Product Owner -> Senior Product Manager

2019 - 2023

Joined neon as an early-stage employee and grew with the company to become a key person in product development.

- **End-to-end ownership:** Took products and features from discovery and concept through launch and iteration.
- **Agile delivery:** Ran a cross-functional squad as Product Owner (Scrum/Kanban), managing backlog, requirements and delivery.
- **Technical ownership:** Owned technical product, responsible for handling outages, partner issues and ensuring smooth release process.

Flink Insurance

Co-Founder

2016 - 2019

Co-founded an insurtech startup and owned the entire technology side of the business.

- **Technology ownership:** Responsible for website and app, including IT architecture and technical decision-making.
- **Team building:** Hired and led a nearshore development team.
- **Product & strategy:** Shaped product direction and company strategy alongside the other founding members.

Swisscom

Consulting Intern

2014 - 2016

- Delivered consulting projects in the banking and insurance sector.

EDUCATION

University of Oxford

Oxford Blockchain Strategy Programme | Online course

2023

University of Zurich

Master of Science (M.Sc.), Computer Science | Summa cum laude (top 20%)
Focus on Blockchain and AI / Data Science · Thesis: Blockchain interoperability

2015 - 2019

Uni. St.Gallen /
Stanford University

Stanford ME310 | One-year design thinking programme

2015 - 2016

University of Zurich

Bachelor, Economics

Thesis: Analysis of reciprocal behaviour

2011 - 2014

SKILLS

Leadership

Team leadership, ensuring strategy alignment, hiring, department building, cross-functional alignment

Strategy

Product vision, roadmapping, business cases, positioning, stakeholder alignment

Ideation

Ideation frameworks, design thinking, user research, prototyping / UX-design, data analysis

Implementation

Agile delivery (Scrum/Kanban), Jira, software development (Python, TypeScript), AI driven development, partner management

LANGUAGES

German

Native

English

Fluent