



## MIKE N.

**Inspirer**  
DISC Type : di

**Head of Strategy & Business Operations at Varo Bank**  
New York, New York, United States

### Overview

Mike is the Head of Strategy & Business Operations at Varo Bank, the first nationally-chartered digital bank in the US. A former McKinsey consultant and Citi Managing Director, he specializes in transformation and strategic initiatives. He earned his MA from Stanford and BA from Georgetown. Colleagues describe him as an "outstanding" and "motivational" leader.

His career has spanned two continents, with significant time spent leading Citi's productivity and divestiture efforts across Asia before moving to New York and his current role. He is focused on creating banking and lending products to support millions of Americans.

Unique fact: He led the strategic effort behind Citi's decision to divest 13 of its consumer market businesses across Asia.

### 👉 Personality Overview

**Generous**

**Fast Adopter**

**Charming & Persuasive**

They measure a product on its merit but can be influenced by strong testimonials. They usually prefer to drive the conversation. They don't mind taking a stand if they believe in something.

### 👉 Topics They Care About

#### **Digital Banking**

As a leader at the US's first nationally-chartered digital bank, he is shaping financial products for millions of Americans.

#### **Business Transformation**

His roles at Varo and Citi have centered on driving transformation, restructuring, and executing large-scale strategic change initiatives.

#### **Expense Optimization**

Demonstrated a deep focus on cost reduction and efficiency, having led programs at Citi to manage billions in expenses post-divestiture.

### Strategic Divestitures

He played a key role in strategy and communication for Citi's major divestiture of 13 consumer markets in Asia.

### Leadership Recruitment

Actively uses his network to recruit for key leadership positions, indicating a focus on building a strong team at Varo.

### Stanford Football

[Predicted] As an alumnus of Stanford University, he likely follows the school's prominent athletics programs, like the Cardinal football team.



## Media Appearances

Mike has no verified media appearances

## Work History

- 4-2025  
Head of Strategy & Business Operations at Varo Bank
- 1-2023 - 4-2025  
Managing Director, Head of Planning, Change and Execution, Citi Wealth at Citi
- 4-2022 - 1-2023  
Managing Director, Legacy Franchises, Stranded Costs at Citi
- 4-2017 - 3-2022  
Managing Director, APAC Head of Productivity at Citi
- 12-2014 - 4-2017  
Director, Citi Productivity, Office of the CEO at Citi

## Education

- 2003 - 2005  
MA from Stanford University
- 1995 - 1999  
BA from Georgetown University

## More Information

### Social Presence :



### Prographics :

Exp : **24** Location : **New York, New York, United States** Job Level : **Mid-senior**

Designation : **Head of Strategy & Business Operations at Varo Bank**

# Insights For Selling To Mike

## 👉 During A Call Or A Meeting

### DO's

- Acknowledge their status and position during the conversation
- Get them to a point where they are ready to bat for your product internally
- Clearly address the competitive aspects

### DONT's

- Don't be very informal even if they are being so themselves
- Don't be unorganized, be prepared for the pitch
- Avoid focusing only on the product or its ROI, keep building trust subtly

## 👉 When Cold Calling

### Insights

**Pattern Interrupt:** Confident style, with a mix of informality and formality gets their attention.

**Pace:** Speak slightly fast. Sound like a 'gets shit done' person.

**Tone:** Do not sound too eager, as if you have met a friend suddenly after a long time. Keep the tone calm but confident.

**Tactics To Win:** Strong words, focus on results, respectful confidence

**Mistakes To Avoid:** Apologizing, nervousness, information overload, social proof

**Making The Ask:** Confidently, ask for 10-15 minutes. Allude to the results and outcomes that are possible. They care about the ends more than the means.

**Subconscious Driver:** Results and outcomes are what matter to them. Any credible shot at getting results will appeal to them quickly.

### Script

**Greeting:** Mike, this is [user\_fname] at [user\_companynamewordstwowords].

**Opener:** In 30 seconds if I could share how 100% of your sellers could kick ass this year, can I go for it?

**Introduction:** We have built an AI that predicts exactly what would matter to your buyer before you even meet them.

**Ask:** Can I put 15 minutes on your calendar to show you how this changes outcomes for you?

**Close:** [time1] on [date1] sounds good? Or would you prefer [time2] on [date2]? And [prospect\_email] works well?

## 👉 When Writing An Email

**Subject:** Exciting, direct

*Example: John, quantum jump', 'Is it game over?' etc.*

**Salutation:** No

*Example: Skip 'Hi', 'Hey' etc., use only the first name*

**Greeting:** No (Or say something unique)

*Example: Skip anything, or say something unique like 'What an exciting discussion it's been!'*

**Emojis/GIFs:**

**Bullet Points:** Could use

**Closing Line:** Informally state your ask

*Example: Something like 'John, if you are on, let's finalize tomorrow?'*

**Complimentary Close:** Unique, casual

*Example: Something like 'Looking forward!', 'To new beginnings!' etc.*

**Tone of Words:** Informal, direct

**Overall Messaging:** Focused on personal achievement

**Length of Mail:** Short

*Example: Ideally upto 100-120 words*

## 👉 While Negotiating & Closing

The secret to closing fast with Mike is

- *Belief in the value of the product, relationship and a sense of accomplishment matter the most.*

Will you ever get a clear answer from Mike

- *They are not shy of saying no if they do not develop trust in your product.*

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## Insights For Deal Planning

How Fast (Or Slow) Will Mike Move?

- *They can take fast decisions if they develop conviction in the product and find you trustworthy.*

Can Mike Take Some Risk Or Not?

- *They have the capability of taking risky decisions if necessary.*

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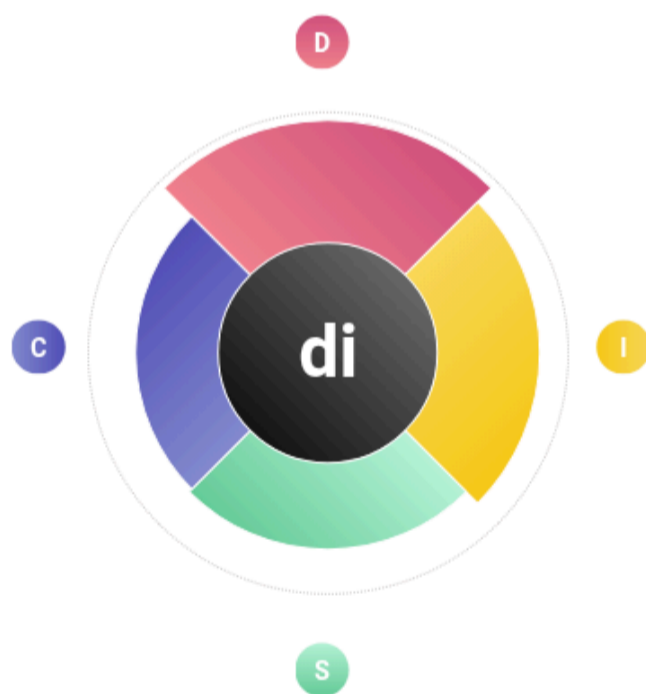
## You And Mike

### Personality Compatibility

Not enough data to show compatibility comparison

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## DISC Profile : Mike's Key Traits



### **DOMINANCE**

Dominance(D) reflects how goal and task oriented a person is and her ability to accomplish results, irrespective of how demanding the circumstances might be. Those scoring high tend to be motivated by winning, competition and success and can be described as direct, demanding and strong willed.

### **INFLUENCE**

Influence(I) reflects the degree to which a person prefers to work by influencing or persuading others. Those scoring high tend to be people oriented, are motivated by social recognition and building relationships and can be described as warm and enthusiastic in general.