
JOONA HERTOLA



JOONA@HERTOLACONSULTING.FI

+358 400 345 444

WWW.LINKEDIN.COM/IN/JOONAHERTOLA/

LANGUAGES

Finnish (modern tongue)

Swedish (modern tongue)

English (work language)

Germany (basics)

EDUCATION

EMBA 2018

Hanken Svenska Handelshögskolan

Economics

Hanken Svenska Handelshögskolan

2008 – 2010

Military Service

Guard Jaeger 2006 – 2007

Brändö Gymnasium

2002 - 2005

WORK EXPERIENCE

CREDITVISOR OY
CO-OWNER (PASSIVE)
04/2024– present
www.creditvisor.fi

CREDITVISOR OY
CEO, FOUNDER & COB
04/2020 – 03/2024
www.creditvisor.fi

PAYEX SUOMI OY
COUNTRY MANAGER
04/2018 – 06/2020
www.payex.fi

SVEA PAYMENTS OY
DIRECTOR FINANCIAL PRODUCTS
12/2017-03/2018
www.sveapayments.fi

AVARDA OY
FOUNDER OF THE JV COMPANY
(JV BETWEEN INTRUM AND TF BANK)
01/2014 – 11/2017
www.avarda.fi

INTRUM
PRODUCT MANAGER
B2B FINANCIAL PAYMENT METHOD POS&ECOM
01/2014 – 12/2015
www.intrum.fi

INTRUM
KEY ACCOUNT MANAGER
05/2012 – 01/2014
www.intrum.fi

KLARNA AB
KEY ACCOUNT MANAGER
06/2009 – 04/2012
www.klarna.com