

THE SECURED Lender

Putting Capital To Work



SFNet's 2025
40 Under 40

*Meet the future leaders
of your industry*

SFNET'S 40 UNDER 40 PROFILES
OPERATIONS

■ **ALEJANDRO HERNANDEZ**
Chief Technology Officer
SLR Business Credit

Alejandro Hernandez is a veteran leader with over 15 years of experience in financial services and lending. He began his career at a logistics factoring firm, where he served as a senior account executive. In 2013, he joined FastPay—now SLR Digital Finance—and rose through the ranks, ultimately overseeing all operations for the business.

In his current role as chief technology officer, Alejandro leads strategic initiatives across the SLR platform, managing software systems, cybersecurity, and daily IT operations. He also continues to oversee operations at SLR Digital Finance, ensuring alignment between technology and business goals.

Alejandro holds a B.A. in Business Management Economics from the University of California, Santa Cruz, with a minor in Education. He lives in Southern California with his wife, Meghan, and two daughters, Kaia and Stella.

How did you get started in the industry? What drew you to it?

Coming out of college I wasn't sure what I wanted to do and my introduction into secured lending was entirely by chance. My first job out of college was working in operations for a struggling pre-paid debit card company. While there, I met a colleague whose husband at the time was the VP of operations for a logistics factor. Seeing the writing on the wall at our company, she made an introduction, and I interviewed for an account executive position.

What drew me in (and has kept me in) is the problem-solving nature of the work. I enjoy that every deal is unique and requires a deep understanding of the client's business and their collateral. It's dynamic and challenging, but also incredibly rewarding. One of the things I enjoy the most is the opportunity to help business owners grow their companies. Being part of that journey and seeing the real impact we make is what keeps me motivated.

How does technology (e.g., AI, blockchain) impact secured finance today, and what role do you think it will play in the future of the industry?

Technology is at the core of what we do, nearly all aspects of our daily operations from underwriting to portfolio monitoring rely on data and systems to operate efficiently and securely. AI is currently top of mind for many in the industry as we try to figure out how to harness it to improve efficiency, risk management, and decision-making. Whether it's streamlining underwriting, identifying patterns in borrower behavior, or automating routine tasks, there is massive potential.

That said, we also have to be vigilant. Just as we look for ways to leverage AI, so do fraudsters. The same tools that can help us move faster and smarter can also be used to create more sophisticated fraud schemes. Balancing innovation with strong controls will be critical.

Looking ahead, I believe technology will continue to reshape secured finance—especially in data analysis, compliance, and customer experience. Those who embrace it thoughtfully will have a competitive edge.

What advice would you give to other young professionals looking to build a successful career in secured finance?

Don't be afraid to take on tasks that are outside your comfort zone. Some of the best growth happens when you say yes to something you've never done before. Be observant—watch how others approach problems, ask questions, and take note of the details. Always be willing to learn. This industry is complex and constantly evolving, and staying curious will help you stay ahead.

Most importantly, nothing beats hard work. Showing up consistently, doing the work, and being someone your team can count on goes a long way in building trust and opening up new opportunities.

For example, my educational background is in business management, but I've always been a bit of a tech nerd. For the first decade of my career, I didn't have much reason to use that skill set—until SLR Business Credit acquired the FastPay lending portfolio. With that transition, much of the tech and product support the legacy FastPay team relied on was no longer available. That change created a bit of a gap that needed to be filled. Luckily, I felt comfortable enough to step in and take on the challenge. I've been figuring things out as I go, and that experience has taught me the value of being adaptable, resourceful, and willing to stretch beyond your job description.

CONGRATULATIONS TO

ALEX HERNANDEZ

SLR DIGITAL FINANCE AND SLR BUSINESS CREDIT is proud that our colleague has been selected as an SFNet 40 Under 40 Award winner.



Alex Hernandez
CHIEF TECHNOLOGY OFFICER
SLR DIGITAL FINANCE AND SLR BUSINESS CREDIT

Alex Hernandez is the Chief Technology officer SLR Business Credit and SLR Digital Finance. He is also overseeing all of our operations including Asset Based Lending, recourse and non-recourse factoring and SLR Digital Finance. He plays a highly active and integral role in our overall business dealing with strategic tech planning in addition to day-to-day issues with our entire team. He is also very involved in the internal approval process for all new Digital Finance opportunities. We are proud to have Alex on the team.

Our best wishes to all 40 Under 40 recipients.



DIGITAL FINANCE

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