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| …is looking for… a challenge in a multi-faceted hands-on role in Financial Services / Technology;  a balance of thinking and doing working in the right environment, with the right culture & ethics;  a role which empowers innovation, thought leadership as well as delivery;  location / work / life balance;  a contract, consultancy or full-time position requiring high energy, quick thinking and pragmatic leadership. …HAS… entrepreneurial / leadership skills;  the ability to think outside the box  and be forward thinking & innovative;  an architectural focus to delivery balanced business & IT requirements;  an evangelical nature through speaking events, townhalls and informal gatherings;  experience in running large sales teams, technical teams and operations functions in business or technology;  a network second to none in FinTech’s, Banking, Media, Technology and Telecoms. …HAs EXPERIENCE IN… information and security architecture;  applications architecture (large scale and EUCs) infrastructure architecture (data centres and cloud);  working with regulators globally;  managing stakeholders – internal and external – IT and non-IT;  small, medium and large-scale teams (160 FTE) and budgets ($250m). …brings together… banking experience to FinTech’s;  experience and skills in business acumen and technical aptitudes;  the business and IT services;  diverse teams & units to deliver value. …HAs WORKED IN … London; Montreal; New York; Hong Kong; Pune; Guangzhou; Xian; Krakow; Northampton; Edinburgh; Toronto; Hyderabad; Nottingham; Ipswich; Makati; Singapore; Vietnam; Leicester; Brentwood; Maidenhead; Frankfurt; Istanbul; Ottawa; Beckenham. | | | …has in the past … built and recruited teams (5 to 250);  delivered target operating models (TOMs);  developed products in banking, insurance, payments, credit cards, regulations, telecoms, & journalism;  architected end-to-end solutions in banking and telecoms;  delivered large-scale transformations improving ways in working;  driven governance and best practice in IT and business teams;  dealt with third party partners;  made choices through architectural decisions and RFI/RFP processes;  worked with a leading payments consultancy advising clients on payments strategies and with a global Venture Capitalist analysing potential FinTech’s to invest in. …will brinG… industry / domain expertise with a global reputation;  can-do attitude along with stability into any organization;  work hard, play hard ethic;  prioritise team building in any target operating model;  simple solutions to difficult scenarios;  world-class stakeholder management and communications across differing cultures and cross-functional areas. … accomplishments … Big ticket Epics delivered in the Lending, Savings, Payments and Data area  Several dozen strategy and innovation engagements in Banking arena  3-year technology roadmap for TOM transformation and LoB realignment  Half a dozen FinTech’s assessed (strategy & technology) for VC investment  Delivered over 60 projects from feasibility to end-to-end designs & delivery  Won place on Techstars and built Proof of Concept Bank for Gig Economy  Drove Organisational Design - rewiring 2,300 global employees into PODS  Managed 65 architects globally driving Governance & internet Operating Model  Strategic roadmaps & projects in E2E Sales Process – CRM, Onboarding & KYC  Ran a 160-man sales team in 4 locations driving $250m of cross sell revenue | | …CAN BE COntACtED… email: kam@kampatel.com  mobile: +44 7736 778 319  website: www.kampatel.com  website: www.kampatel.uk  linkedIn: linkedin.com/in/kampatel0/ …tech stack includes… Code: C++; C Sharp; ASP Net; Java;  Front End: MongoDB; Express.js; AngularJS; Node.js;  Databases: MongoDB; Oracle, SQL  Apps: XCode; Objective-C; SwiftUI; Cordova; PhoneGap; Ionic;  Stack: Linux; Apache; MySQL; PHP;  Cloud: Amazon EC2; S3; RDS; Elasticache; EBS  Core Banking Platforms: Mambu  DevOps: GitHub; Jenkins; Chef; Docker; React;  CRM: Salesforce; MS Dynamics; HubSpot, SugarCRM  Data Science / Machine Learning: SSIS, Boomi, Informatica, Datastage, Talend, PowerBI …CAreer history is… My Community Finance Lending  Pay-X Payments  Paysafe Consultancy  Neue Capital Partners Fintech Advisor  E. ON UK Digital  Cogni Neo Bank  HSBC Transformation  Lloyds Banking Group Payments  Barclaycard Cards  Scottish Widows MDM / Big Data  Capital One Architecture  British Telecom Networks  Bulldog Broadband VoIP  Pipemedia Internet Broadband  Leicester College Teaching  Vodafone Marketing  Fine Point Tech SaaS  Firstmark Comms Products  Nortel Networks Telecoms  Leicester Mercury Journalist  Banca Di Roma FX Dealer  Time Out Magazines Designer …Likes to relax by … playing tennis three times a week;  watching football or sport in general;  traveling for business or pleasure;  coding apps for iPhone and iPads. |
| CTO and Chief Architect with 15 years of leadership experience in designing innovative business solutions transforming technology using the latest digital tools and methodologies to make customers’ banking experience simpler, better, faster & more secure.  Skilled in Payments, Regulatory, Risk Technology and the three lines of defence, CRM, Banking Products and Services. Proven global stakeholder management skills and communications between the business, technology leadership teams and delivery teams (onshore and offshore, internal and SI partner).  Proven mentor and training with expertise in communicating across organizational levels and with cross-functional teams to drive shared vision and foster culture of excellence. | | | | | |
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| KEY SKILLS Architecture   * Vision and Strategy * As-Is & Future State * Portfolio Architecture * Tech & Business Roadmaps * Business Driven Solutions * Innovation & Partnerships   Project Management   * Delivery Focused * Time, Budget & Resources Management * Process & Governance * Risk Strategy & Mitigation   Leadership   * Honesty and Integrity * Inspiring Others * Commitment and Passion * Good Communicator * Decision-Making * Accountability * Delegation/Empowerment * Creativity & Innovation   Transformation   * Methods & Process * Organisation & Culture * Risks & Controls * Target Operating Model * Technology & Tooling   Stakeholder Management   * Listening and Responding * Influencing and engaging  Areas of EXPERIENCE  * Corporate and Retail Banking, Lending and Savings, Global Risk, Payments, Cards, Insurance, Regulatory, CRM, Onboarding, KYC, AML, Sanctions, App creation, Data Analytics, AI, Blockchain and Robotics Process Automation  TECH STACK ARCHITECTURE   * TOGAF, Zachman, DoDAF - MODAF & NAF and OMG – UDPM & UAF, Serverless (API & Microservices Design incl MuleSOFT & DEL BOOMI)   Languages   * C++; C Sharp; ASP Net; Java; JavaScript; Python, HTML, CSS, ASP.NET, XML   tech stacks & OS   * MongoDB; Express.js; AngularJS; Node.js; Linux; Apache; MySQL; PHP   APP CODING   * XCode; Objective-C; Ionic SwiftUI; Cordova; PhoneGap;   CLOUD (AMAZON)   * EC2; S3; RDS; ElastiCache; EBS; Elastic Container Service, Batch, and Lambda   CLOUD Azure & GooglE   * Migration and deployment in multi-cloud environments   DEVops   * SAFe, GitHub; Puppet, Jenkins, Maven; Chef; Docker; Terraform; Ansible, Jira, Confluence, Splunk, KUBERNETES   Data science / ML   * Snowflake, R, Apache Spark, D3.js, Hadoop, Tableau   CRM   * Salesforce; MS Dynamics   SECURITY   * Cloud Security, DarkTrace   DATAbases   * SQLServer, Oracle, SybaseIQ   MESSAGING   * Kafka, message streaming, event sourcing   ETL TOOLS   * SSIS, Boomi, Informatica, DATASTAGE, Talend, POWERBI  HARD SKILLS  * **Applications** * **Architecture** * **Big Data** * **Consultancy** * **Design** * **Development** * **DevOps** * **Engineering** * **Entrepreneurial** * **Exec Management** * **FinTech** * **HR Solutions** * **Integration** * **Internet** * **Management** * **Marketing** * **Operations** * **Regulatory** * **Sales** * **Security** * **Transformation**  SOFT SKILLS  * Adaptability * Analysis * Applied Creativity * Building Trust * Business Acumen * Change Management * Customer Orientation * Developing others * Influence * Leadership * Listening & Responding * Motivation * Org Awareness * Personal Drive * Problem-Solving * Relationship Building * Strategic thinking * Team Building * Tech Awareness * Visioning * Working with Others  EDUCATION 2002 – 2003 - De Montfort University, Leicester   * Exec Masters in Business  Administration (MBA2)   2001 – 2002 - Nottingham Business School, Nottingham   * Exec Masters in Business  Administration (MBA1)   1987 – 1989 - City University, London   * B.Sc. in Computer Science (Incomplete)   1985 – 1987 - QE I Sixth Form College, Leicester   * A-Levels in Pure Mathematics & Statistics, Economics and Computer Science   1980 – 1985 - Rushey Mead Secondary, Leicester   * O-Levels in English Language, English Literature, Mathematics, Computer Science, Economics  REFEREES TOBIAS GRUBER   * CEO, MY COMMUNITY FINANCE   ADRIAN HAUSSER   * CEO, PAY-X   SUJIT UNNI   * CTO, Paysafe   JEROME BLANCHE   * Programme Director, HSBC Risk   JAMIE PARMAR   * Programme Manager, HSBC Digital |  |  | | CAREER HIGHLIGHTS MAR22 – date chief operating officer  Custodiex, London (full-time)  JAN21 – OCT21 chief Technical Officer  My Community Finance, London, (full-time)   * **ROLE:** Ownership of technical direction, leading a talented, fast-growing offshore and onshore team, setting the vision of how technology will be used and lead the strategy for the various platforms including Lending, Savings, Payments and Data. Leading and shaping how the business works to achieve the strategic goal of operation excellence and be the visionary and driver of the technology strategy, in a hands-on role. * **ACCOMPLISHMENTS:** Big ticket Epics delivered: 15 min Bullet Loans, Nationality and Companies House API, moving from salesforce to React for UI Portal, Launching a new internal (non-credit union) lending book for Amplifi/MCF, Top Up Loans / Rescheduling, Access management for queues and logons for Salesforce, GDPR Remediation & ISO 27001, Motor Finance, Decision Engine Roadmap, Office Move - Technology, Xero integration with Mambu for GL entry reconciliation, Open Banking via aggregator optimisations, automatic settlement quotes for customers via portal, . * RFP: Devised, delivered and vendor selected and programmes driven in Machine Learning / AI and Collection / Arrears Management System * Cloud Re-architecture: AWS Usage and Cloud Architecture Optimisation including AWS Framework reviews and actions for stabilising and future proofing platform * Product Evaluations: End to End Cybersecurity protection and immunity, for Customer Journey tracking analytics, for Email Management System; and for IT and software inventory tracking all our tech assets * Resourcing Plan - Creation of graduate programme (hiring 3 new grads in June), replacement of offshore team members with onshore internal resources * Payments: Delivered improvements in Payments Processing Design and Financial Reconciliation Reporting * Data: Delivered Data Strategy to enable Data Architecture, Data Optimisation, Data Lake and Repository management, Reporting and Analytics Support and Data Science and Machine Learning (for use cases to deliver: Price Discovery, AI Credit Scorecard, Fraud Detection, Underwriting automation for standard use cases   FEB20 – MAY20 PRINCIPAL CONSULTANT TO CTO  Paysafe, London, Montreal (consultant)   * **ROLE:** Worked for CTO, and the board, alongside the architecture team to produce a Technology strategy paper outlining the understanding of the business vison and challenges, architecture philosophy, business architecture view, IT architecture view (Infrastructure, Data & application), roadmap and key initiatives (for each of the value streams), KPIs & measurements and multi-year spend profile for Paysafe Group * **ACCOMPLISHMENTS:** Delivered a consolidated presentation that articulated Paysafe's strategy, containing Group level breakdown, Digital wallets LOB, eCash LOB, Payments processing LOB and Back-office. Delivered a three-year technology roadmap including a Group High level solution architecture, a plan for transitioning from current state to target state including short / mid / long term actions and recommendations  CAREER HIGHLIGHTS (continued) sep18 – feb20 FINTECH / TECHNOLOGY ADVISOR  Neue Capital Partners, New York / London (consultant)   * **ROLE:** Consultancy role with a VC, working with FinTechs (in open banking, global risk, mobile wallet, digital, blockchain, mobile payments, IOT, Artificial Intelligence, Machine Learning, Data Analytics), who they are interested in investing in. Reporting criteria and analysis, via workshops and interviews included the Fintech's innovation, vision and strategy, people, product, and culture * **ACCOMPLISHMENTS:** Worked with a number of US, UK, Swiss and Israeli FinTechs in Wealth Management, Commercial and Retail Banking, Risk and Regulatory, Insurance, Mortgages, Cards and Payments   mar18 – sep18 LEAD ARCHITECT/PROGRAMME OFFICE  E.oN Digital, Nottingham, UK (contractor)   * **ROLE:** Primary technology accountability for digital architecture and design of digital landscape, providing digital leadership throughout the business unit for website, app and mobile solutions * **ACCOMPLISHMENTS:** Managed overall application, technical and solution architecture for over sixty projects from feasibility to end-to-end architectural designs & delivery with a four-man team.   jun17 – feb18 CO-FOUNDER/CTO  Cogni, New York, US (full-time)   * **ROLE:** Full responsibility for Neo-bank Fintech design and architecture to Prototype / PoC including modern architecture applying APIs, micro services in a hybrid cloud environment, with data foundation, automation and AWS PaaS and IaaS capabilities * **ACCOMPLISHMENTS:** Took responsibility, owned and delivered IT architecture and development offering neo-banking services to the Gig Economy in USA. Built state-of-the-art application on a tooling stack for mobile with modern technologies/frameworks. Built and grew a development team onshore (New York) and offshore (Poland & India)   aug16 – jun17 DEVOPS TRANSFORMATION  HSBC Commercial Banking, Canary Wharf, UK (contractor)   * **ROLE:** Using clear communication skills alongside leadership and organisational abilities with strategic thinking to solve enterprise sized problems and driving Organisational Design and rewiring 2,300 global employees into Pods * **ACCOMPLISHMENTS:** Significantcontribution into the various key areas of transformation including: architecture & strategy, culture & behaviour, frameworks, methods & processes, organisational design, people agenda, target operating model, tooling, training, learning academy and knowledge management * This included Risk & Controls which involved defining how new DevOps TOM ensured operational risks are managed in accordance to Group Standards Manual, Risk Functional Instructions Manual (FIM) and risks are continuously reassessed against changing economic & market conditions, legal & regulatory requirements, operating procedures & practices, management restructuring and the impact of new technology   feb15 – oct16 ARCHITECTURE MANAGEment  HSBC Commercial Banking, Canary Wharf, UK (contractor)   * **ROLE:** As Business Manager for the CMB Architecture team responsibilities included governance, rationalization of architectural processes, and the management 65 architects globally and transformation from waterfall to SAFE agile way of working * **ACCOMPLISHMENTS:** Responsible for delivery of various key areas of business management including: strategic planning, people management, stakeholder management / communications, budgeting, architecture governance & sourcing * This also included Risk management which involved defining how developed and maintained policies, standards, processes, systems and measurements enabled the organisation to manage risk within the Technology portfolio  CAREER HIGHLIGHTS (continued) mar14 – jun15 portfolio ARCHITECT – REg/GS/CRM  HSBC Commercial Banking, Canary Wharf (contractor)   * **ROLE:** Working with solution architects and engineering teams to develop roadmaps, solution designs and end-to-end solutions across the Regulatory & Global Standards and CRM sub-functions to meet desired business outcomes * **ACCOMPLISHMENTS:** Created a highly successful business-facing architecture advisory unit, through thought leadership and a focus on delivery working hand-in-hand with he business and Technology. Delivered change with Business leaders helping through developing technology architecture strategies and solutions; by communicating complex technology situations and their solutions and assessing challenging technology problems and providing advice and direction to resolve the issues * Portfolio included over 3,500 Applications and numerous EUC's in 72 countries   aug11 – mar14 PAYMENTS/KYC/AML ARCHITECT  Lloyds Banking Group, London, UK (contractor)   * **ROLE:** Senior Payments Architect working within Payments EAD on three-year Programme GAML: Creating a best in class Global Anti Money Laundering capability * **ACCOMPLISHMENTS:** Produced high and low-level architectural designs with complex design decisions by worked closely with architects, business, executives, operations and development teams including third party vendors (Actimize, PEGA & Fircosoft) to deliver roadmap and providing technical and strategic vision for Lloyds AML capability * Programme includes supporting current ops teams & short-term fixes, 90-day plan to stabilise current platform, increasing scope of AML to include automation & integration of other systems covering Swift transactions and Credit Card, Mortgages & Loans * Developed end-to-end solutions include all facets of risk including Customer Onboarding / Trigger, KYC Assessment, Intelligence & Risk Assessment, Customer Activity & Transaction Monitoring (Sanctions, Screening and AML), SAR Reporting & CPO and Disclosure & Exit, Prevent Re-Entry. The global programme also covered Retail, Wealth, Commercial, Insurance and Consumer Finance   nov10 – aug11 PAYMENTS PORTFOLIO/ARCHITECT  Barclaycard, Northampton, UK (contractor)   * **ROLE:** Senior Architect working on delivery of all projects in the Commercial Card Portfolio. Role included Planning, Resourcing, stakeholder management and team management of six architects * **ACCOMPLISHMENTS:** Projects architected and designed and delivered in portfolio included International Expansion, Geographies and Currencies, Total Spend Management, International Lodge Tracker product, Contactless, Prepaid card, Central Travel Solutions, Self Service, US and Asia Expansion, SalesForce CRM, Single Use Accounts, Buyer Initiated Payments, Regulatory and Mandatory projects, Account Boarding refresh, Automated DD, small changes, and a secret squirrel acquisition project including full migration with third party   sep09 – oct10 MDM SOLUTIONS ARCHITECT  Scottish Widows, Edinburgh, Scotland, UK (contractor)   * **ROLE:** Senior Architect responsible for delivery of Master Data Management (Customer Data Integration) solution for integration of platforms to consolidate cleanse and synchronise a single version of the truth (Golden Records) for master data within the Scottish Widows, Lloyds Bank, HBOS and Clerical Medical application landscape * **ACCOMPLISHMENTS:** Delivered all artefacts for project from RFP, short-listing vendors, reference site visits and recommendation to End to End (E2E) design according to Lloyds Bank Governance standards * Comprehensive evaluation of products and solutions from IBM (MDM Server/DataStage) Oracle (UCM Solution), Siperian (Multi-domain MDM Hub Solution) and SAP (NetWeaver Solution)  CAREER HIGHLIGHTS (continued) jan08 – jul09 LEAD TRANSFORMATION ARCHITECT  Capital One, Nottingham, UK (contractor)   * **ROLE:** Accountable for the overall architecture, solutions design and delivery of Transformation projects, to save circa £16.7m from the bottom line. * **ACCOMPLISHMENTS:** End to end architecture and IT lead performer in secret squirrel project disposing of Savings business, started in February, announced in June and delivered by July     oct05 – dec07 LEAD NGN VOICE ARCHITECT  British Telecom, Brentwood, Ipswich, Singapore (contractor)    mar04 – oct04 HEAD OF VOIP SERVICES  Bulldog Broadband, London (full-time)    oct03 – mar04 HEAD OF SALES – BROADBAND & VOIP  Pipemedia, Leicester (full-time)  jan03 – may03 LECTURER – COMPUTING & TELECOMS  Leicester College, Leicester (part-time)  jul02 – jan03 CONSULTANT – STRATEGIC MARKETING  Vodafone Multimedia, Newbury (contractor)  dec01 – jul02 MD & VICE PRESIDENT OF SALES, EMEA  Finepoint Technologies, Leicester (full-time)  sep00 – dec01 VP, HOSTED SOLUTIONS, EMEA  Nortel Networks, Maidenhead (full-time)   * **ROLE:** Responsible for leading the establishment of strong, profitable business relationships with key, marquee customer accounts to leverage and build our brand. * **ACCOMPLISHMENTS:** Established and implemented strategic, corporate sales direction for the 40-man team (160-man organisation in UK, Germany, Spain, Italy, Nordics and Turkey), responsible for $250million of business from Enterprise and Service Provider customers, including British Telecom, Deutsche Telecom, France Telecom and Vodafone   may00 – sep00 STRAT. MARKETING DIRECTOR, EMEA  Firstmark Communications, London (full-time)  SEP98 – may00 INTERNET BUSINESS SOLUTIONS MGR.  Nortel Networks, Maidenhead (full-time)  oct97 – SEP98 WEB TECHNOLOGY MANAGER  Nortel Networks, New Southgate (full-time)  JAN96 – oct97 INTERNET MANAGER  Leicester Mercury Internet Services, Leicester (full-time)  sep91 – JAN96 JOURNALIST & SUB-EDITOR  Leicester Mercury, Leicester (full-time)  feb91 – apr91 SUB-EDITOR & LAYOUT ARTIST  CAD User Magazine, Beckenham (full-time)  apr90 – feb91 JUNIOR FOREIGN EXCHANGE DEALER  Banca Di Roma, London (full-time)  mar89 – oct89 JOURNALIST & LAYOUT ARTIST  Time Out Publications, London (freelance) | |
| MY REQUIREMENTS  * Looking for a challenge in a multi-faceted hands-on role in Financial Services / Technology; * A balance of thinking and doing working in the right environment, with the right culture and ethics; * A role which empowers innovation, thought leadership and delivery; location / work / life balance;   A contract, consultancy or full-time position requiring high energy, quick thinking and pragmatic leadership. SKILLS  * Bringing together banking experience to FinTech's; * Skills and hands-on experience in business acumen and technical aptitudes; * Has a knack of brining the business and IT together; * Working with diverse teams & units to deliver value; * Can-do attitude and excellent communications into any culture with ability to bring stability into organizations; * Industry / domain expertise with a global reputation; * Work hard, play hard ethic; * Prioritise team building in any target operating model; * Simple solutions to difficult scenarios; * World-class stakeholder management and communications style across differing cultures and cross-functional business areas.  ABILITIES  * Entrepreneurial / leadership skills; * Ability to think outside the box and be forward thinking & innovative; * Architectural focus to delivery balanced business & IT requirements; * Evangelical nature through speaking events, townhalls, informal gatherings; * Experience in running large sales teams, technical and operations functions in business or technology; * Network in FinTech's, Banking, Media, Technology & Telecoms. |  |  | | EXPERIENCE AND BELIEFS PEOPLE LEADERSHIP - managed and developed teams of architects, engineers, coders, UX/UI, data scientists, testers, product managers, & the product management function.  “I believe the organisation is nothing without the people” @HSBC Commercial Banking    EXPERIMENTATION - helped my teams set hypothesis, test riskiest assumptions and break down large and complex issues into small, deliverable steps.  “I believe there is real value in working with PoCs and MVPs” @Lloyds Banking Group  DELIVERY – shaped, optimised and led Tribes to effectively deliver product roadmaps, leveraging a deep understanding of both agile and DevOps methodologies, and design thinking principles  “I believe planning and supporting internal and external delivery teams is critical to successfully delivering projects and programmes” @My Community Finance  PRODUCT VISION & STRATEGY – worked with leadership teams, in collaboration with the CPO owning the vision for the suite of products, and the strategy, which needed to be executed for the greatest impact and growth.  “I believe focusing on collecting and understanding customer insights to drive product decisions and technology solutions” @Cogni  THOUGHT LEADERSHIP – always at the forefront of technology innovation across the latest developments, trends and megatrends.  “I believe innovation and the ability to change is the key to deliver smarter, faster, better in a rapidly changing world” @Nortel Networks  RETURN ON INVESTMENT – ensured that the organisation has the greatest of all possible ROIs, by delivering appropriately sized commercially viable solutions.  “I believe technology is a numbers game. Finance and future finance of any solution is always one of the highest priorities in decision making” @Capital One  PROJECT TRACKING & MEASUREMENT - worked with teams to see that all projects are delivered on time, within scope for project and within planned expenditure.  “I believe a collaborative approach with all teams is the only path to success”  @E-ON Digital  STAKEHOLDER MANAGEMENT - met with and included stakeholders from other teams to help teams and business meet wider objectives.  “I believe no matter what you stand for, what your ultimate purpose is, you must take into account effects of your actions on others, as well as their potential effects on you” @Paysafe  INDUSTRY KNOWLEDGE - Expertise in open banking, global risk, mobile wallet, digital, blockchain, mobile payments, IOT, Artificial Intelligence, Machine Learning, Data Analytics and more in FinTech and Banking  “I believe in staying up-to-date in your industry - as our world is ever-changing, driven by evolving innovation and technologies that carve out new trends across all industries” @Neue Capital Partners  DEPENDENCY MANAGEMENT - reduced & mitigated inter-workstream dependencies, removed blockers & escalated/resolved problems  “I believe blockers & problems can be removed & solved via negotiation & prioritisation” @Scottish Widows  RISK MANAGEMENT & MITIGATION - navigated risks, taking those that made sense and avoided those that would mean recklessness.  “I believe risks need to be identified, analysed, controlled, financed and managed” @HSBC Global Standards and Risk  DATA-DRIVEN INSIGHT - driven a growth mindset bringing qualitative and quantitative data into decision making to develop the Technology product vision and roadmap.  “I believe the monetisation of data is the key to all business products and services. Data is king.” @Amplifi Lending | |