

KAM PATEL

Chief Technical Officer | Banking | Digital Assets | Fintech | Available Immediately

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Leicester / London

SUMMARY

Seasoned CTO with 19+ years of experience in payments, fintech, and digital assets, specialising in technology infrastructure, regulatory compliance, and data security for FCA-regulated entities. Proven ability to lead large-scale technology projects and multidisciplinary teams, optimise IT architecture, and drive strategic growth in trading and financial services organisations. Skilled in balancing technical leadership with strong interpersonal and team-building abilities

EXPERIENCE

Chief Operating Officer & Chief Commercial Officer (2022 – 2024)

Custodix – London, Manchester UK (Full Time)

Leadership & Vision: Led a multidisciplinary team, implementing IT architecture for digital assets custody solutions with a focus on security and compliance

Strategic Thinking: Developed & executed strategic vision for scaling IT infrastructure in partnership with leading physical security providers, ensuring alignment with standards

Problem-Solving: Addressed complex compliance issues and improved the firm's FCA compliance framework

Key achievement: Closed a major collaboration with a physical security company to integrate both digital and physical security solutions

Chief Technology Officer (2021)

My Community Finance – London, UK (Full Time)

Architecture & System Integration: Designed & implemented a cloud-based platform for firm's lending and savings products, optimising performance and security using AWS

Leadership & Team Building: Led a team of 20+ engineers, both onshore and offshore, driving operational excellence and improving team synergy

Communication: Effectively communicated IT strategies and cloud re-architecture plans to senior executives and board members

Key projects: Launched new lending book & transitioned firm from Salesforce to React-based UI portal, significantly improving system performance and customer experience

Principal Consultant to CTO (2020)

Paysafe – London, UK (Consultancy)

Strategic Thinking: Developed a comprehensive 3-year technology strategy and roadmap for multiple business lines aligning with Paysafe's growth goals

Architecture & Planning: Delivered a multi-layered IT architecture, focusing on integrating systems securely across different geographies

Key achievement: Successfully articulated and presented the technology strategy to the board and leadership, ensuring buy-in for the roadmap

Fintech / Technology Advisor (2018 – Present)

Neue Capital Partners – New York / London (Advisory)

Advisory & Strategy: Provided advisory support to fintech startups, helping them scale their architecture and technology strategy

Key achievement: Recommended several FinTechs for VC investment, fostering growth in the wealth management and mobile payments sectors

Co-Founder & Chief Technology Officer (2017 – 2018)

Cogni – New York, USA (Full Time)

Entrepreneurial Leadership: Founded a fintech startup, leading the development of a neo-bank for gig economy customers using a hybrid cloud infrastructure

Innovation & Creativity: Architected & built a Proof-of-Concept Bank using cutting-edge technologies like APIs & microservices, demonstrating flexibility & forward-thinking

Team Building: Grew a development team from scratch, managing teams across the US, Poland, and India

Key achievement: Won a place on Techstars New York, building the company's technical vision from concept to execution

ACHIEVEMENTS

Leadership: Built and led teams across multiple geographies, overseeing successful execution of large-scale projects in fintech, payments, and digital assets

Strategic Thinking & Innovation: Developed IT strategies that not only improved system performance but also aligned with long-term business goals in trading and financial services

Architecture & Integration: Designed and led IT architecture for FCA-regulated financial institutions, ensuring full compliance with regulatory standards and integration of trading platforms

Vendor & Stakeholder Management: Successfully managed vendor relationships, securing partnerships that enhanced IT security, performance, and scalability

Communication: Bridged the gap between business and technology, articulating complex technical concepts to non-technical stakeholders and driving consensus on IT initiatives

HARD SKILLS

Technology Infrastructure: Expertise in IT architecture for front-to-back trading systems, cloud computing, and multi-tiered architecture

Data Security & Regulatory Compliance: Extensive knowledge of FCA regulations, security protocols, and governance

Architecture & System Integration: Designed complex systems using microservices, APIs, and cloud frameworks (AWS, Azure)

Project & Vendor Management: Managed multi-million-pound projects, ensuring timely delivery and alignment with business goals

DevOps & Automation: Applied best practices in DevOps, automation, and continuous integration to improve software deployment

SOFT SKILLS

Leadership: Inspired cross-functional teams to deliver high-performance outcomes, fostered collaboration, and drove shared vision

Problem-Solving: Proactively addressed complex technical and regulatory challenges to ensure smooth project execution

Strategic Thinking: Developed long-term technology strategies aligned with business growth, particularly in trading and fintech sectors

Communication: Communicated technical strategies effectively to non-technical stakeholders, bridging the gap between business and technology

EDUCATION

Executive MBA II, De Montfort University, Leicester

Executive MBA I, Nottingham Business School, Nottingham

B.Sc. in Computer Science (Incomplete), City University, London

A 'Levels & O' Levels, Queen Elizabeth I Sixth Form College & Rushey Mead Secondary School, Leicester

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EXPERIENCE (Continued)

Principal Digital Architect / Lead Solutions Architect (2018)

E.ON Digital – Nottingham, UK

Cloud Transformation: Spearheaded the infrastructure transformation program, migrating digital solutions to the cloud

Key achievement: Delivered over 60 digital projects, improving resilience & performance

Enterprise Architect & Transformation Lead (2014 – 2017)

HSBC Commercial Banking – London, UK (Contracts)

Problem-Solving & Analytical Thinking: Led digital transformation of global AML (Anti-Money Laundering) system, overcoming complex regulatory and technical challenges

Leadership: Managed a team of 65 architects globally, implementing architecture governance and driving operational efficiency across multiple regions

Communication: Effectively presented and aligned the IT transformation strategy with business stakeholders across different countries

Key achievement: Designed and delivered a Global AML monitoring system, integrated across HSBC's diverse global infrastructure

Senior Payments Solutions Architect (2011 – 2014)

Lloyds Banking Group – London, UK (Contracts)

Payments Architecture & Divestiture Solutions: Led development of AML (Anti-Money Laundering) monitoring system for global operations & delivered payments solutions for Project Verde, supporting the divestiture of branches to Co-operative Banking Group

Key achievement: Built an end-to-end AML monitoring system, enhancing regulatory compliance, and successfully managed the architecture for payments during the divestiture, ensuring seamless integration across multiple payment systems

Portfolio Lead Solutions Architect (2010 – 2011)

Barclaycard – Northampton, UK (Contracts)

Portfolio Management: Led the architecture for the Commercial Card Portfolio, overseeing international expansion and new product launches

Key achievement: Delivered key projects such as contactless payments and international lodge tracker products

MDM & Business Transformation Solutions Architect (2009 – 2010)

Scottish Widows – Edinburgh, UK (Contracts)

Data Management & Business Transformation: Led design & implementation of Master Data Management (MDM) solution to consolidate data across multiple platforms and delivered a Natural Language Interactive Voice Recognition (NLIVR) system

Key achievement: Successfully delivered an end-to-end MDM solution, improving data accuracy and governance, and implemented a cutting-edge NLIVR system, enhancing customer service capabilities

Lead Transformation Architect / IT Project Manager (2009)

Capital One – Nottingham, UK (Contracts)

Project Management: Led the architecture and delivery of transformation projects, generating significant cost savings

Key achievement: Delivered a major transformation project that saved £16.7m from the bottom line

INTERESTS

Playing tennis (former County player); watching football or sport in general; traveling for business or pleasure; coding apps for iPhone and iPads and playing with Generative AI

REFERENCES

References Upon Request

TECH STACK

Code: C++, C#, ASP.NET, Java, JavaScript, Python, HTML, CSS

Front End: MongoDB, Express.js, AngularJS, Node.js, React

Databases: MongoDB, Oracle, SQL Server, Sybase

Apps: Xcode, Objective-C, SwiftUI, Cordova, PhoneGap, Ionic

Cloud: Amazon EC2, S3, RDS, Elasticache, EBS, Azure, Google Cloud

Core Banking Platforms: Mambu

DevOps: GitHub, Jenkins, Chef, Docker, Terraform, Ansible, Kubernetes, Maven, Confluence, Splunk, JIRA

CRM: Salesforce, MS Dynamics, HubSpot, SugarCRM

Data Science / Machine Learning: SSIS, Boomi, Informatica, DataStage, Talend, Hadoop, Apache Spark, D3.js, Snowflake, Tableau

OS: Linux, Apache, MySQL, PHP

Messaging & Integration: Kafka, Event Sourcing, Message Streaming, MuleSoft

ETL Tools: SSIS, Boomi, Informatica, DataStage, Talend, PowerBI

Security: Cloud Security, Darktrace, Cryptographic Signing, HSMs (Hardware Security Modules)

CERTIFICATIONS

2024 Certified Artificial Intelligence Practitioner (CAIP)

2024 **Data Science / Machine Learning** training

2023 Certified Information Systems Security Professional (CISSP)

2021 Certified ScrumMaster (CSM)

2017 Digital **Transformation Leadership** Program

2016 **SAFe** (Scaled Agile Framework) Certification

2015 **PMP** (Project Management Professional) Cert

2014 **TOGAF** (The Open Group Architecture Framework) Certification

2010 **Change Management** Practitioner (APMG Int)

2009 **PRINCE2** Foundation & Practitioner

2000 **Leadership and Management** Training (ILM Level 7, Chartered Management Institute)

INTERNATIONAL EXPERIENCE

Extensive global experience in fintech, payments, and digital transformation across multiple regions:

United Kingdom: Led major fintech and tech projects in London, Manchester, Edinburgh, and Nottingham

United States: Co-founded a fintech startup in New York, managing teams across the U.S. and globally

Canada: Delivered strategic IT projects for Paysafe in Montreal, aligning cross-border strategies

Germany & Spain: Drove telecom business development and tech initiatives at Nortel Networks in EMEA

India & Poland: Managed global DevOps projects and offshore teams

Hong Kong & China: Led architecture and regulatory transformation programs for HSBC in Asia