

## Work Experience

- 2022 - 2024**  
**CHIEF OPERATING OFFICER (COO) / CHIEF COMMERCIAL OFFICER (CCO)**  
Custodiex London, UK  
**Accomplishments:** Led strategic initiatives, secured major partnerships, and drove acquisition due diligence
- 2021 - 2021**  
**CHIEF TECHNOLOGY OFFICER (CTO)**  
My Community Finance London, UK  
**Accomplishments:** Big ticket Epics delivered in the Lending, Savings, Payments and Data area
- 2008 - 2021**  
**PRINCIPAL PAYMENTS AND BANKING CONSULTANT**  
PAY-X / ADDVENTURES London, UK  
**Accomplishments:** Several dozen strategy and innovation engagements in Banking and Payments arena
- 2020 - 2020**  
**TECHNOLOGY CONSULTANT TO THE CTO**  
Paysafe London, UK  
**Accomplishments:** 3-year technology roadmap for Target Operating Model transformation and LoB realignment
- 2018 - 2020**  
**FINTECH / TECHNOLOGY ADVISOR FOR VENTURE CAPITALIST**  
NeueCapital Partners New York / London  
**Accomplishments:** Half a dozen FinTech's assessed (strategy & technology) for VC investment
- 2018 - 2018**  
**PRINCIPAL ARCHITECT / LEAD SOLUTIONS ARCHITECT - DIGITAL**  
E. ON UK Nottingham, UK  
**Accomplishments:** Over sixty projects from feasibility & quoting to end-to-end architectural designs & delivery
- 2017 - 2018**  
**CO-FOUNDER & CHIEF TECHNOLOGY OFFICER - FINTECH START-UP**  
COGNI New York, US  
**Accomplishments:** Won place on Techstars and built Proof of Concept Bank for Gig Economy Customers
- 2016 - 2017**  
**HEAD OF DEVOPS TRANSFORMATION - COMMERCIAL BANKING**  
HSBC London, UK  
**Accomplishments:** Driving Organisational Design and rewiring 2,300 global employees into PODS
- 2015 - 2016**  
**HEAD OF BUSINESS MANAGEMENT AND ARCHITECTURE GOVERNANCE**  
HSBC Commercial Banking London, UK  
**Accomplishments:** Managing 65 architects globally and driving Governance & internet Operating Model
- 2014 - 2015**  
**CHIEF ARCHITECT - CUSTOMER SERVICING & VALUE MANAGEMENT**  
HSBC Commercial Banking London, UK  
**Accomplishments:** Strategic roadmaps and projects in E2E Sales Process – CRM, Onboarding and KYC
- 2014 - 2014**  
**LEAD SOLUTIONS ARCHITECT - CUSTOMER RELATIONSHIP MANAGEMENT**  
HSBC Commercial Banking London, UK  
**Accomplishments:** Staff facing digital innovation projects and CRM global deployment driving growth
- 2013 - 2014**  
**SENIOR PAYMENTS SOLUTIONS ARCHITECT - GLOBAL AML**  
Lloyds Banking Group London, UK  
**Accomplishments:** Architecting best in class global anti-money laundering capability including CDD

## Hard Skills

### PROFESSIONAL EXPERIENCE

- Architecture
- Big Data
- Cloud Technology
- Consultancy
- Design
- Development
- Entrepreneurial
- Exec Management
- FinTech
- HR Solutions
- Integration
- Internet
- Journalism
- Management
- Marketing
- Operations
- Regulatory
- Sales
- Security
- Transformation

## Soft Skills

### PROFESSIONAL ATTRIBUTES

- Adaptability
- Analysis & Problem-Solving
- Applied Creativity
- Building Trust
- Business Acumen
- Change Management
- Customer Orientation
- Decisiveness
- Developing others
- Influence
- Innovation
- Leadership
- Listening & Responding
- Motivation
- Organisational Awareness
- Personal Drive
- Relationship Building
- Strategic thinking
- Team Building
- Technological Awareness
- Visioning
- Working With Others

# Work Experience

2011 - 2013

## SENIOR PAYMENTS SOLUTIONS ARCHITECT – PROJECT VERDE

Lloyds Banking Group London, UK

**Accomplishments:** Delivering ten payments E2E architecture solutions for divested TSB

2010 - 2011

## PORTFOLIO LEAD SOLUTIONS ARCHITECT / STRATEGY MANAGER

BARCLAYCARD Northampton, UK

**Accomplishments:** Delivering key projects and five-year roadmap in Commercial Card Portfolio

2010 - 2010

## MDM / BIG DATA SOLUTIONS ARCHITECT

Scottish Widows Edinburgh, Scotland

**Accomplishments:** Delivering integrated CDI platform for consolidating and cleansing data for single truth

2009 - 2010

## BUSINESS TRANSFORMATION SOLUTIONS ARCHITECT

Scottish Widows Edinburgh, Scotland

**Accomplishments:** Innovative projects including Natural Language Interactive Voice Recognition solution

2009 - 2010

## LEAD TRANSFORMATION ARCHITECT / PROJECT MANAGER

Capital One Nottingham, UK

**Accomplishments:** Accountability for transformational streamlining saves of \$24.7m from the bottom line

2008 - 2008

## SENIOR SOLUTIONS ARCHITECT / PROJECT MANAGER

Capital One Nottingham, UK

**Accomplishments:** Delivering E2E strategy and architecture to outsource UK Call Centre to Philippines

2007 - 2007

## LEAD NEXT GEN NETWORKS VOICE ARCHITECT / CONSULTANT

British Telecom Prof Services Singapore, Asia

**Accomplishments:** Delivery of tendered voice and NGN services offered by BT to third parties

2005 - 2007

## 21 CENTURY / NEXT GENERATION NETWORK ARCHITECT

British Telecom Wholesale Martlesham, UK

**Accomplishments:** Delivery of detailed design of voice and NGN services and components for 21C

2004 -

## FOUNDER & CHIEF EXECUTIVE OFFICER

Voipsters Ltd Leicester, UK

**Accomplishments:** Delivery of multi-tenanted Calling Card platform to deliver IP minutes to wholesale customers

2004 - 2004

## HEAD OF VOICE OVER INTERNET PROTOCOL (VOIP) SERVICES

Bulldog Broadband (C&W) London, UK

**Accomplishments:** Delivery of innovative architecture and product marketing for VOIP services over broadband

2003 - 2004

## HEAD OF SALES, RURAL BROADBAND & VOIP SERVICES

Pipemedia Ltd Leicester, UK

**Accomplishments:** Producing solution-based sales with complex value propositions incl. rural broadband market

2003 - 2003

## PART-TIME LECTURER, ICT, COMPUTING AND NETWORKING

Leicester College Leicester, UK

**Accomplishments:** Inspired teens to go to get results to get into university – and one to go on to teach

# Technology

## ARCHITECTURE

TOGAF, ZACHMAN, DODAF, MODAF, NAF, OMG, UDPM, UAF, Serverless (API), MS Design using MuleSoft & Del Boomi

## LANGUAGES

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

## TECH STACKS & OS

Express.js, AngularJS, Node.js, Linux, Apache, MySQL, PHP

## APP CODING

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

## AZURE & GOOGLE

Migration And Deployment In Multi-Cloud Environments

## DATABASES

MongoDB, SQL server, Oracle, SYBASEIQ

## CLOUD (AMAZON)

EC2, S3, RDS, Elasticache, EBS, Elastic Container Service, Batch, and Lambda

## DEVOPS

SAFE, GitHub, Puppet, Jenkins, Maven, Chef, Docker, Terraform, Ansible, Jira, Confluence, Splunk, Kubernetes, React

## DATA SCIENCE / ML

Snowflake, R, SSIS, Apache Spark, D3.js, Hadoop, Tableau

## CRM

Salesforce, MS Dynamics, HubSpot, SugarCRM

## SECURITY

Cloud Security, Darktrace, Cryptographic Signing, HSMs

## MESSAGING

Kafka, Message Streaming, Event Sourcing

## ETL TOOLS

SSIS, Boomi Informatica, DataStage, Talend, PowerBI

## NETWORKING

TCP/IP, DNS, VPN Configuration

## OTHER AREAS

Mambu Core Banking Platform, Payments, Cards, Insurance, AML, KYC, Onboarding technical stacks, FinTech and Regulatory Expertise, Digital Assets, AI, Blockchain, Robotics Process Automation architecture

# Work Experience

- 2001 - 2002**
- CONSULTANT STRATEGIC MARKETING AND SALES**  
Vodafone Multimedia Newbury, UK  
**Accomplishments:** Developed cutting edge multimedia applications and services for Vodafone LIVE 3G
- 2001 - 2002**
- MANAGING DIRECTOR & VICE PRESIDENT SALES, EMEA**  
Fine Point Technologies Leicester, UK  
**Accomplishments:** Exceeded goal of set up Euro Office within year's remit & established Fine Point in Europe
- 1998 - 2000**
- VICE PRESIDENT, HOSTED SOLUTIONS, EMEA**  
Nortel Networks Maidenhead, UK  
**Accomplishments:** Ran a 160-man team in 4 locations driving \$250m of cross sell revenue
- 1998 - 1998**
- DIRECTOR OF STRATEGIC MARKETING, EMEA**  
FirstMark Communications London, UK  
**Accomplishments:** Definition of implementation of several products incl. Storage Services and IP VPNs
- 1998 - 2000**
- SENIOR INTERNET BUSINESS SOLUTION MANAGER**  
Nortel Networks Maidenhead, UK  
**Accomplishments:** Launched 1Mb Modem – 1<sup>st</sup> ever DSL technology in Europe on twisted copper pair
- 1997 - 1998**
- WEB TECHNOLOGY MANAGER, GLOBAL INTERNET SOLUTIONS**  
Nortel Networks New Southgate, UK  
**Accomplishments:** Ran team which implemented 75 web projects in 11 months with 15-man team (\$2.1m)
- 1996 - 1997**
- INTERNET STRATEGY MANAGER/DEVELOPER DESIGNER & ANALYST**  
Leicester Mercury Services Leicester, UK  
**Accomplishments:** First Newspaper online before print – First European Gateway – Fish4 website
- 1991 - 1996**
- DEPUTY SUPERVISOR APPLE MAC EDITORIAL DESIGN / SUB-EDITOR**  
Leicester Mercury Newspaper Leicester, UK  
**Accomplishments:** Wrote headline: WE'RE AT WAR at start of Falklands Conflict. Games Editor (8 years)
- 1991 - 1991**
- SUPPLEMENT SUB-EDITOR & MAGAZINE DESIGN / LAYOUT ARTIST**  
CAD User Magazine Beckenham, UK  
**Accomplishments:** Designed / wrote supplement for conference leading to subeditor role on tech mag
- 1990 - 1991**
- JUNIOR FOREIGN EXCHANGE DEALER - CABLE**  
Banco Di Roma London, UK  
**Accomplishments:** Corporate trading in futures FX (mainly Cable – Dollar Sterling) using arbitrage
- 1989 - 1989**
- FREELANCE JOURNALIST AND DESIGN LAYOUT ARTIST**  
Time Out Publications London, UK  
**Accomplishments:** Wrote sections in Time Out Guide to London and Filofax guides to New York and others
- Pre 1989**
- OTHER PART-TIME WORK EXPERIENCES**  
Roles included:  
Camp Counsellor, Freelance Programmer, Tutor, Playscheme Leader, Goods Receiver, Frozen Food Packer, Library Assistant, Potato Peeler and Cocktail Barman

# Education

**EXEC MASTERS IN BUSINESS ADMINISTRATION (MBA2)**  
De Montfort University  
Leicester, UK 2002 - 2003

**EXEC MASTERS IN BUSINESS ADMINISTRATION (MBA1)**  
Nottingham Business School  
Nottingham, UK 2001 - 2002

**B.SC. COMPUTER SCIENCE**  
City University (Incomplete)  
London, UK 1987 - 1989

**A-LEVELS (PURE MATHS, COMPUTER SCIENCE & ECONOMICS)**  
QE I Sixth Form College  
Leicester, UK 1985 - 1987

**O-LEVELS (ASSORTED)**  
Rushey Mead Secondary School  
Leicester, UK 1980 - 1985

# Languages

German  
Gujarati  
Hindi



# Speaking Events

**IP 06 (London)**  
Building Your Own Brand of VoIP  
17 - 18 Oct 2006

**BICSI Winter Conference (Florida)**  
Fibre Optic Trends in the Local Area Network  
13 - 16 Jan 2003

**xDSL Summit (Nice)**  
Reducing the Costs of Deployment For xDSL  
1 - 4 Jul 2002

**xDSL Summit (Nice)**  
Chairman: Video Over DSL  
1 - 4 Jul 2002

**xDSL Summit (Nice)**  
Making Money from Video Over DSL Services  
1 - 4 Jul 2002

**MforMobile 2001 (Stockholm)**  
Roaming & VPNs – ensuring services are available globally  
22 - 23 Nov 2001

**Managed Solutions (London)**  
Utilising Partnerships to generate revenue from CDN's  
7 Jun 2001

# Referees

2021 - date	<b>MIKE SUMNER</b> Custodiex CTO / CSO
2021 - date	<b>TOBIAS GRUBER</b> My Community Finance CEO
2008 - 2020	<b>ADRIAN HAUSSER</b> PAY-X CEO
2020 - 2020	<b>SUJIT UNNI</b> Paysafe CTO
2017 - 2020	<b>CHRISTIAN JANSON-EUTERNECK</b> Neue Capital Partners Founder
2018 - 2018	<b>MATTHEW CRUTCHLEY</b> E.ON Digital Digital Technical Manager
2017 - 2018	<b>PIERRE F. SUHRCKE</b> COGNI Chairman and Lead Advisor
2014 - 2017	<b>ROY RICHARDSON</b> HSBC Commercial Banking Global Head of Architecture, Commercial Banking
2011 - 2014	<b>SANDRA CACKETT</b> Lloyds Banking Group Lead Solutions Architect, Payments Division
2010 - 2011	<b>ROBERT STEEL</b> Barclaycard Lead Technology Partner
2010 - 2014	<b>RAJ MODHA</b> Barclays Group Former Agile Programme Manager, Global Payments
2009 - 2010	<b>STEPHEN NEWBERRY</b> Scottish Widows Senior Programme Manager
2008 - 2009	<b>JONATHAN SILVESTER</b> Capital One Head of Architecture, EMEA
2005 - 2007	<b>PASQUALE GENCO</b> British Telecom Senior IT Manager
2001 - 2002	<b>LARRY POSNER</b> Fine Point Technologies Former SVP Global Sales
1997 - 2001	<b>CHRIS TOLMIE</b> Nortel Networks Director of Marketing, EMEA
1991 - 1997	<b>MARK CLAYTON</b> Leicester Mercury Newspapers Chief Features Editor

# Speaking Events

## *ASP Summit 2001 (Rome)*

Panel Session: ASP Service Integration  
6 - 8 Mar 2001

## *ASP Summit 2001 (Rome)*

Chairman for morning session (7th March)  
6 - 8 Mar 2001

## *Colo & Hosting Summit (Rome)*

Utilising Storage Area Networks  
5 Mar 2001

## *IP Global Summit 2001 (London)*

NextGen architecture: Delivering IP services  
26 - 28 Feb 2001

## *GSM Congress (Cannes)*

Stream: 20 - 23 Feb 2001  
Content: ASP in a Wireless World

## *Swedish ASP Summit (Stockholm)*

What is the future ASP business model?  
25 - 26 Jan 2001

## *Systems 2000 (Munich)*

Web Design and Hosting in Telecoms  
6 - 10 Nov 2000

## *IP Global Summit 2000 (Rome)*

Tariffing strategy in line with ASP value chain  
22 - 23 May 2000

## *Tel eCommerce 2000 (Geneva)*

How Telco's take get full potential Of eBusiness  
10 - 13 Apr 2000

## *Inform 2000 (Las Vegas)*

E-Business Applications for the ASP of Future  
3-7 Apr 2000

## *ISP 2000 (Amsterdam)*

Simple hosting to full App enabled services  
14-16 Mar 2000

## *CeBit 2000 (Hanover)*

grASping the ASP market  
24 Feb 2000

## *ISPCON 2000 (London)*

Workshop: Opportunities in Application Services  
15 - 17 Feb 2000

## *ASP @ The Net (London)*

ASP 'Food Chain' & App Hosting Environments  
22 - 23 Nov 1999

## *ASP 99 (London)*

Understand network enablers ASP implications  
30 Sept 1999

## *ASP Summit 2000 (London)*

Workshop: 'Hosting End-to End Integrated Solutions'  
27 - 31 Mar 1999