

KAM PATEL

Chief Technical Officer | Architect | NED | Banking | Digital Assets | SaaS | Available Immediately

+44 773 677 8319

kam@kampatel.com

www.kampatel.com

kampatel0

Leicester / London

SUMMARY

Seasoned technology executive with over 20 years of experience leading digital transformation, SaaS, and fintech innovation across banking, payments, and Web3 ecosystems. Proven track record of building & scaling complex platforms from concept to deployment—combining technical expertise with strategic board-level leadership.

Expert in designing enterprise and cloud architectures, strengthening regulatory compliance, and modernising infrastructure for FCA-regulated entities. Equally comfortable operating in blue-chip financial institutions or founder-led start-ups, translating business vision into secure and scalable technology outcomes.

Recognised for guiding cross-functional teams through demanding change programmes, driving measurable impact in efficiency and growth. Brings deep knowledge of AI, data engineering, & decentralised finance technologies, underpinned by strong commercial awareness and governance experience as a CTO, NED, & advisor

EXPERIENCE

Lead Enterprise Architect (2026 – date)

Barclays Payments – Northampton, Westferry, Canary Wharf, UK (Contract / Full Time)

Strategic Technology Leadership: Define enterprise-wide technology strategy and target-state architecture across complex payments and financial services ecosystems.

Transformation & Modernisation: Provide architecture initiatives focused on platform simplification, cloud adoption, operational resilience, and digital transformation.

Stakeholder Engagement: Influence executive stakeholders, engineering leadership, and business teams to align technology investments with strategic business outcomes.

Governance & Control: Establish architecture principles, standards, and governance frameworks to ensure consistency, security, compliance, and sustainable delivery.

Innovation & Future Capability: Evaluate emerging technologies, industry trends, and innovation opportunities to improve operational efficiency, customer outcomes, and competitive advantage.

Chief Technical Officer & Non-Executive Director (2025 – 2026)

Passport365 – Nottingham, UK (Interim / 2 days a month)

Strategic Technology Leadership: Led transition from legacy platform (V1) to new SaaS architecture (V3/V4) across AWS, React, .NET microservices - delivered in six months

Innovation: Engineered a scalable scheduling platform leveraging AI/OR-Tools for optimisation, integrated QR-based asset tagging, and automated workflows

Governance/NED Role: Balanced CTO execution with NED governance, asking critical questions at board, advising on SI contract disputes, and planning in-house tech build.

Commercial Impact: Secured contracts in UK/US, oversaw technical/CRM integrations, and rebuilt and positioned platform for £5M revenue target and future exit

Chief Technical Officer & Founder (2024 – date)

PiXL Property – Manchester UK (Full Time)

Architecture & Platform Development: Architected and coded PiXL's Real-World Asset (RWA) tokenisation platform, enabling digital investment in UK property assets

Technology Strategy: Designed end-to-end architecture integrating blockchain, KYC/AML (Sumsub), investor qualification, and wallet management via MetaMask

Product Launch & Delivery: Delivered MVP platform to live environment with tokenised property assets, bridging on-chain and off-chain compliance and settlement

Key achievement: Platform successfully launched and proven live; currently paused pending capital raise and commercial partnership agreements prior to full-scale rollout

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

Custodiex – 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

ACHIEVEMENTS

Leadership: Built and led teams across multiple geographies and disciplines, 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 and measurable growth outcomes 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 and stakeholder expectations, securing strategic 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, compliance, governance, and risk.

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)

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 – 2020)

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

Principal Digital Architect / Lead Solutions Architect (2018)

E.ON Digital – Nottingham, UK

Cloud Transformation & Leadership: Spearheaded E.ON's digital infrastructure migration to the cloud while leading and mentoring a team of solution architects, embedding DevOps, automation, and agile best practices

Digital Strategy & Portfolio Leadership: Directed architecture across a diverse portfolio of customer, operational, and enterprise initiatives, balancing innovation, technical debt reduction, risk management, and delivery velocity.

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

TECH STACK

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

Front End: 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)

AI CAPABILITY / DELIVERY SKILLSET

Prompt Engineering: Designs precise, outcome-driven prompts that turn LLMs into reliable reasoning partners for architecture design, coding, planning, analysis, and executive reporting

AI Agents: Builds and deploys autonomous agents capable of end-to-end task execution, including research, content generation, planning, and decision-making with minimal supervision

Workflow Automation: Automates repetitive, rule-based processes across systems to reduce manual effort, improve accuracy, and accelerate delivery across engineering, operations, and business teams

Agentic AI: Designs adaptive, multi-step AI workflows that can plan, self-correct, and respond dynamically to feedback or changing inputs in complex problems

Multimodal AI: Applies AI across text, images, audio, video, and code to support cross-format analysis, design critique, multimedia generation, & tech docs

Retrieval-Augmented Generation (RAG): Implements grounded AI systems that retrieve and reason over internal & external data sources to deliver accurate, auditable, domain-specific outputs for regulations

AI Discoverability (AEO / GEO): Optimises content and knowledge assets for AI-first search, recommendations, and voice assistants, ensuring visibility in modern AI-driven discovery channels

AI Tool Stacking: Architects integrated AI toolchains combining generation, automation, orchestration, and tracking to deliver cohesive, production-grade workflows rather than isolated tools

AI Content Systems: Builds scalable content generation pipelines that maintain tone, structure, and quality across high-volume outputs such as reports, documentation, marketing, & internal comms

LLM Management & Governance: Monitors and controls model usage, cost, latency, accuracy, and performance, ensuring AI systems are prod-ready, commercially viable, & board-level accountable

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EXPERIENCE (Continued)

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

Cross-Functional Leadership: Collaborated with compliance, operations, & technology teams to align AML design with evolving FCA regulations and ensure global readiness.

Innovation in Payments: Introduced architectural patterns for faster payments and SEPA integration, improving efficiency, interoperability, and resilience across the Lloyds payments estate.

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

Stakeholder Engagement: Worked closely with senior business sponsors to define technical roadmaps for new commercial card products, balancing innovation with compliance and risk

Scalable Architecture: Implemented architectural frameworks that supported rapid expansion into multiple geographies, ensuring consistency in security, performance, and customer experience

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

Data Governance: Established governance frameworks and metadata standards to ensure data quality, consistency, and compliance across the enterprise

Technology Leadership: Guided selection and integration of leading MDM and voice recognition tools, enabling scalability and improved customer service outcomes

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

OTHER ROLES

Lead Transformation Architect / IT Project Manager (2009) – Capital One – Nottingham

Lead NGN Voice Architect (2007) – British Telecom Professional Services – Singapore

21CN Architect – Design (2005 – 2007) – British Telecom Wholesale – Brentwood, UK

Founder & CEO (2004 – 2017) – Voipsters – Leicester, UK

Head of VoIP (2004) – Bulldog Communications (Cable & Wireless) – London, UK

Head of Sales – Broadband & VoIP (2003 – 2004) – PipeMedia – Leicester, UK

Consultant, Strategic Marketing (2002 – 2003) – Vodafone Multimedia – Newbury, UK

MD & VP Sales, EMEA (2001 – 2002) – Fine Point Technologies – Leicester, UK

VP Hosted Solutions, EMEA (2000 – 2001) – Nortel Networks – Maidenhead, UK

Director of Strategic Marketing, EMEA (2000) – FirstMark Communications – London, UK

Senior Internet Business Manager (1998 – 2000) – Nortel Networks – Maidenhead, UK

Web Technology Manager (1997 – 1998) – Nortel Networks – Maidenhead, UK

Internet Manager (1996 – 1997) – Leicester Mercury Internet Services – Leicester, UK

Deputy Supervisor Apple Mac Editorial (1991 – 1996) – Leicester Mercury – Leicester, UK

Junior Foreign Exchange Dealer (1990 – 1991) – Banca di Roma – London, UK

REFERENCES

References Upon Request

BOARDROOM SKILLS SNAPSHOT

Governance & Compliance: Experienced in establishing technology governance frameworks and ensuring adherence to FCA, GDPR, and ISO standards across regulated financial environments

Technology Risk & Cybersecurity: Understanding of data protection, cloud security, and operational risk management; adept at translating technical vulnerabilities into board-level risk language

Fundraising & Investor Relations: Supported capital raises and JV negotiations; able to articulate technology strategy and ROI to investors, boards, and potential acquirers

SaaS Scaling & Exit Readiness: Proven ability to design scalable product architectures, streamline operations, and prepare technology stacks for due diligence and valuation processes

Strategy, M&A, and Partnerships: Led technology strategy for acquisitions and joint ventures, assessing integration risks, synergy opportunities, and post-merger transformation plans

CERTIFICATIONS

2024 Certified Artificial Intelligence Practitioner (CAIP)

2024 Data Science / Machine Learning training

2021 Certified ScrumMaster (CSM)

2018 Blockchain and Crypto training

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

United Kingdom: Led major tech programmes across London, Manchester, Edinburgh, and Nottingham

United States: Co-founded fintech startup Cogni in New York and held senior architecture roles with Nortel Networks in Dallas and Chicago

Canada: Delivered strategic IT programmes for Paysafe in Montreal and held VP roles with Nortel Networks reporting into Toronto and Ottawa

Germany & Spain: Drove telecoms large-scale network projects for Nortel Networks across EMEA

India & Poland: Directed global engineering delivery and DevOps teams supporting global architecture

Hong Kong & China: Led architecture and regulatory transformation programmes for HSBC across Asia

Singapore: Operated as a telecoms consultant across the AsiaPac, advising Tier-1 carriers

INTERESTS

Playing tennis (former County player), Watching football or sport in general, Traveling for business or pleasure, Coding apps for iPhone and iPads, Playing with Generative AI