

KAM PATEL

Payments & Core Banking Solution Architect | Programme Architect | CTO / Head of Engineering

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Leicester / London

SUMMARY

Senior Solution Architect and Technology Leader with 20+ years' experience across **core banking, current accounts, payments, cards, lending platforms, and large-scale API integrations** within Tier-1 banks, FinTechs, and regulated financial services. Proven delivery across **current account journeys, loans, payments processing, cards issuing/acquiring, cloud migration, and regulatory architecture**, balancing hands-on technical design with senior stakeholder leadership. Strong track record operating in complex, multi-vendor environments under FCA and PCI DSS constraints.

FINANCE EXPERIENCE

Lead Enterprise Architect (2026 – date)

Barclays – Northampton, Westferry (London), UK (Contract)

- Defining enterprise architecture **strategy** and **target-state roadmaps** across payments and financial services platforms
- Leading technology **modernisation** initiatives spanning **cloud adoption, resilience, integration**, and operational **transformation**
- Partnering with **senior stakeholders** to align technology **investment, governance**, and delivery with business objectives

Chief Technical Officer & Founder (2024 – 2025)

PiXL Property – Manchester UK (Contract)

- Founder / CTO building regulated tokenized property and private credit platform

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

Custodiex – London, Manchester UK (Full Time)

- Led operations & commercial strategy for regulated digital asset custody platform

Chief Technology Officer / Head of Engineering (2021 – 2021)

My Community Finance – London, UK (Full Time)

- Owned end-to-end technology architecture for a regulated lending platform covering **loan origination, credit decisioning, payments, & customer onboarding**
- Designed API-driven integrations with **Companies House, identity services, credit agencies, and internal payment book platforms**
- Led core platforms migration to **AWS**, improving scalability, resilience, & auditability
- Worked closely with compliance and risk teams to ensure **FCA-aligned controls, data privacy, and operational resilience**
- Managed onshore & offshore engineering teams delivering regulated services

Relevant domains: lending journeys, current accounts (internal ledgers), payments integration, regulatory architecture

Principal Consultant to CTO (2020)

Paysafe – London, UK & Montreal, Canada (Consultancy)

- Developed a **three-year payments and API integration technology roadmap** for multiple business lines (Digital Wallets, eCash, Acquiring)
- Designed secure **multi-region integration** architecture for **cross-border payment processing**

Relevant domains: payments, cards, digital wallets, acquiring, APIs, cloud architecture, regulatory compliance

Principal Payments Consultant (2008 – 2018)

PayX – London (Consultancy)

- Led payments architecture & delivery via issuing, acquiring, & merchant platforms
- Designed & integrated card, ePOS, and API-based payment solutions for clients

Relevant domains: payments, cards, acquiring, merchant services, APIs, PCI DSS, regulatory compliance

Principal Digital Architect / Lead Solutions Architect (2018)

E.ON Digital – Nottingham, UK (Contract)

- Led cloud architecture & digital platform transformation for enterprise services

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

Cogni – New York, USA (Full Time)

- Co-founded and built API-first digital banking platform for gig economy customers

Enterprise Architect & Transformation Lead (2014 – 2017)

HSBC Commercial Banking – London, UK (Contracts)

- Led enterprise architecture across core banking, payments, KYC/AML and customer servicing platforms globally at scale
- Defined target-state architectures aligned to regulatory, security, and operational resilience requirements enterprise-wide consistently
- Governed complex transformation programmes spanning multiple vendors and global delivery teams with accountability

Relevant domains: core banking, current accounts, payments, enterprise architecture, regulatory compliance, cloud, APIs, transformation governance

CORE COMPETENCIES

Core Banking & Current Accounts

Current and savings account architecture, internal ledgers, transaction lifecycle, onboarding, switching, and downstream integration

Payments & Cards Architecture

Cards issuing and authorisation journeys, acquiring, merchant services, ePOS, EMV, Faster Payments, BACS, CHAPS, SEPA, PCI DSS-aligned design

Loans & Lending Platforms

Loan origination, credit decisioning, servicing platforms, integration with credit agencies, identity services, and internal payment books

Integration & APIs

API-first solution design, RESTful services, event-driven integration, API gateways, third-party vendor integration, sandbox and certification environments

Architecture & Solution Design

End-to-end solution architecture, target-state design, scalable and resilient systems, cloud-native patterns, security-by-design

Governance, Risk & Compliance

Architecture governance, design authorities, privacy and records management artefacts, FCA-aligned controls, operational resilience

Programme & Delivery Leadership

Ownership of architecture delivery across complex programmes, RAID and RACI management, multi-vendor coordination, regulated change delivery

ARCHITECTURE / DELIVERY FOCUS

Architecture Ownership

- End-to-end ownership of solution architecture for core banking, current accounts, payments, cards, and lending platforms
- Accountable for target-state design, integration strategy, non-functional requirements, and delivery assurance
- Regular contributor to architecture review boards and design authorities

Delivery Accountability

- Led architecture delivery across multi-year, multi-vendor programmes in regulated environments
- Accountable for translating business requirements into secure, scalable, compliant solutions
- Strong track record of taking platforms from design through build, go-live, and post-launch stabilisation

Regulated Change

- Designed and delivered solutions under FCA, PCI DSS, AML, and operational resilience requirements
- Produced architecture artefacts supporting risk, audit, privacy, and records management

Business & Delivery Alignment

- Partnered with Product Owners, Business Analysts, and Project Managers to align architecture with business requirements
- Translated regulatory, operational, & commercial needs into clear, actionable solution designs
- Supported delivery teams throughout build, design, integration, and in-flight risk resolution
- Acted as a bridge between business, technology, risk, and compliance stakeholders

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FINANCE EXPERIENCE (continued)

Senior Payments Solutions Architect (2011 – 2014)

Lloyds Banking Group – London, UK (Contracts)

- o Led payments architecture for **major divestiture programme** (Project Verde), integrating card payment, ePOS, and banking systems across 600+ branches
- o Delivered **end-to-end architecture** for AML monitoring systems covering card transactions, Faster Payments, BACS, CHAPS, and SEPA
- o Worked with **third-party vendors** (TSYS, Visa, MasterCard, Experian) to integrate systems across acquiring and issuing platforms

Relevant domains: payments, cards, acquiring, issuing, AML, Faster Payments, BACS, CHAPS, SEPA, ePOS, regulatory compliance

Portfolio Lead Solutions Architect (Nov 2010 – Aug 2011)

Barclaycard Commercial Card Portfolio – Northampton (Contracts)

- o Managed architecture for a portfolio of card payment products including **contactless, prepaid, and buyer-initiated payments**
- o Oversaw multi-geography rollouts, **API-based integrations**, and regulatory compliance enhancements (3-D Secure, PCI DSS)
- o Delivered Scope of Works, **RAID**, and **project plans** across multiple concurrent card payment projects

Relevant domains: cards, payments, issuing, authorisation, contactless, prepaid, APIs, PCI DSS, 3-D Secure, regulatory compliance

MDM & Business Transformation Solutions Architect (2009 – 2010)

Scottish Widows – Edinburgh, UK (Contracts)

- o Designed master data management architecture supporting policy, customer, and payment process integration
- o Delivered business transformation initiatives improving data quality, automation, and operational reporting

Relevant domains: master data management, core systems, payments integration, data quality, automation, enterprise reporting

Lead Transformation Architect / IT Project Manager (2009)

Capital One – Nottingham, UK (Contracts)

- o Led payments and core platform transformation programmes reducing operational cost and complexity
- o Managed end-to-end delivery across architecture, vendors, and business stakeholders

Relevant domains: payments, core platforms, vendor management, cost optimisation

OTHER EXPERIENCE

CTO & Non-Executive Director (2025 – 2026) - *Passport365* – Nottingham, UK

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

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, QE I Sixth Form College & Rushey Mead School, Leicester

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

BANKING & PAYMENTS DOMAINS

Core Banking & Accounts

- o Current accounts, savings, internal ledgers, balances, postings, and transaction lifecycle
- o Account onboarding, switching, and downstream operational and reporting integration

Payments & Cards

- o Cards issuing and authorisation journeys
- o Acquiring, merchant services, ePOS, and scheme integration
- o Faster Payments, BACS, CHAPS, SEPA

Lending

- o Loan origination, credit decisioning, servicing, and repayments
- o Integration with credit agencies, identity services, and internal payment books

Platforms & Integration

- o API-first architecture, event-driven integration, third-party vendor platforms
- o Cloud-native delivery on AWS and Azure

HARD SKILLS

Core banking & payments platforms: issuing, acquiring, internal ledgers, card schemes, payment rails

Integration: RESTful APIs, API gateways, event-driven integration, Kafka, MuleSoft

Cloud: AWS, Azure, resilient cloud-native architectures

Data & reporting: Informatica, Boomi, SSIS, PowerBI, Tableau

Delivery tooling: JIRA, Confluence, GitHub, CI/CD pipelines

Security: PCI DSS-aligned design, encryption, tokenisation, HSM-backed architectures

SOFT SKILLS

Stakeholder Management: Trusted advisor to business, product, risk, and technology stakeholders; able to translate technical designs into business outcomes

Strategic Thinking: Balances short-term delivery with long-term platform strategy, regulatory obligations, and operational sustainability

Leadership & Influence: Leads through influence rather than authority; comfortable operating at CTO, Programme, and Delivery levels

Problem Solving: Calm, structured approach to complex architectural and regulatory challenges in high-pressure environments

Communication: Clear, concise communicator across technical and non-technical audiences, including senior executives and delivery teams

Decision Making: Makes sound, timely architecture decisions under regulatory, commercial, and delivery constraints

REFEREES

Referees upon request