To whom it may concern,

I would like to introduce myself as a CTO with over 33 years' experience in FinTech working for companies like ADP(Now Broadridge), Scottrade(Now TD Ameritrade), IBM, LPL, TCA(now ETrade). Public speaking, board presentations, product innovation, funding, marketing, and mergers/acquisitions, ISO/ITIL infosec, and SSAE16/SOX/ FDIC/FINRA compliance are just a few select capabilities.

Stepping through the front doors, there's one mission; to bring 120% of my experiences, passion, and culture to take our company to next level. As a visionary leader, laser-focused on information technology driving revenue and sparking innovation to bring product to the market that changes the game in any industry. From startups to Fortune 500 companies, I have led innovation of SAAS product and technology to drive business value to ignite revenue.

Tapped on the shoulder in 2018 to ignite a startup from 0 to $10M/Quarter by taking an MVP to enterprise production, acquisition of key strategic companies, and a complete build out of a global technology organization. At GetSwift, started with 5 programmers and a simple POC to build out a Global Enterprise SAAS platform that runs on Kubernetes Clusters deployed worldwide. The tech organization consists of a US-based Tech hub in Denver with global product development sprint groups across 5 countries (US/AUS/Serbia/Russia/Ukraine /Pakistan) with a total of 125 tech personnel. Dennis was responsible for developing a product ideation process which envisioned a product strategy built off competitive feature heat maps to accelerate revenue.

At IBM, he was tasked to bring AI to the FinTech industry by leading product strategy initiatives and designing key SAAS based technology that accelerated IBM Watson in the FinTech space which powered AI services for the likes of MetLife, Quicken Loans, First Data, Regions Bank, any others. Key product innovation milestones include a new immersive UX with real interactive AI NLU conversations, reduction of expenses via AI predictive data insights, and a new architectural microservices orchestration gateway for omnichannel devices. Thanks to Dennis, IBM was able to penetrate the Fintech industry with Watson due to his vision and execution on key products that redefined AI innovation. Dennis was also instrumental in advising development of Kubernetes on IBM Cloud to power SAAS applications for fortune 500 clients.

In 2012, Trust Company of America was awarded CIO100, recognized in the top one hundred most innovative companies of the year because of the mobile platform architecture designed to run on "Any piece of Glass" allowing clients to have their own branded apps powered by our service. He re-imaged TCA tech bringing trading and model processing to white labeled advisor iPad apps, increased AUM by 3X to $15 Billion.

At ADP(Payroll and Brokerage), Dennis created product and technology that powered 15% of wall street with orders and executions to the floor during market, connected banks and brokerage systems across the US to handle completed trades and money transfers, and powered billion dollar portfolio systems.

Strategically build industry leading products by taking a deep dive into the competitive landscape, interacting with clients/prospects to get voice of customer requirements, personal interaction with a seasoned architecture team to energize/provoke creativity, and prototype new R&D that sets the stage for new product initiatives. At Scottrade, Dennis helped Roger Riney launch Scottrade.com, which became the 4th largest retail online trader with over $1B in revenue before selling to TDAmeritrade.

Along with his superior skills in application architecture, product strategy, global project mgt, he possess senior skills in compliance for financial services with focus on banking regulations, personally handled FDIC/State banking audits, worked with FINRA, SEC, handled SOX/SSAE16 reporting, and other financial regulatory agencies.

"I'm passionate about building an awesome company culture, provide mentoring to all, and a team player up and down the organization to build a winning attitude for our clients."

Including selected content for your review:
- Lendit Keynote
- Watson Banking Demo
- Alexa-Watson Integration Demo

Articles
- Culture, the right way to do it!
- Combine IBM Watson and Alexa, Something Amazing Happens!

Case Study
- Den brings ROI to Regions Bank – Study by Forrester

Below are some highlighted pages from my website backing my experiences above:
- Developed a SAS solution to recognize $20M yearly and $5M in enhancements 2 years.
- Scottrade story on renovating a financial system to squash $10M in IBM spend which resulted in a new SQL relational database with a web portal without changing 99.8% of the current code base.
- Denver-based CIO was honored as the winner of the 25th annual CIO 100 Award

Sincerely,

Dennis Noto Jr.