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Websites

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Core Competencies

- Advisor/Investor/Retail/Retirement Systems
- Agile Project Management
- AI Agent Tool calling
- AI LLM model orchestration engine
- AI LLMs - Gemma, Llama, Mistral Lora training
- AI services - IBM Watson, Google, AWS LEX, MS LUIS
- Architecture/Development
- Business Intelligence Systems
- Cloud Infrastructure
- Configuration Management
- Crypto Trading/Staking
- Data Center Operations
- Database Design/Deploy
- Enterprise Applications/Systems Development
- Enterprise Container Mgt. (Docker, Kubernetes, DCOS)
- Enterprise/SOA Architecture
- FinTech Integrations – Banking, Insurance, Wealth
- Financial Systems

DENNIS F. NOTO Jr

Summary

A visionary IT Executive who has innovated product technology for FinTech/Logistics/Ecommerce/Retail companies like ADP Brokerage (Now Broadridge), Scottrade (Now TD Ameritrade), IBM, LPL, and TCA (now Axos Advisor Services), Etana Custody, and Tupperware Brands. Formally worked at IBM designing AI/NLP machine learning for Watson products: Watson Virtual Assistant, Watson Discovery, and Watson ML studio. Experience covers application/infrastructure/database architecture, product/software development, project/product management, and enterprise strategic planning. Strategically build industry leading platforms such as brokerage/advisor/ROBO front/back-office renovation, startup evangelist bringing POCs to enterprise production deployment, and re-imaged/designed User experience to engage users and drive revenue. Responsible for building complex enterprise systems which led to successful company transformations and acquisitions:

- Built company LLMs specifically trained on base open-source models to deliver client UX advantages and internal department efficiencies while hosting our own ChatGPT-like capabilities.
- Built the first fiat and digital asset back-office system that featured a full ERP with double-entry accounting system delivering the first straight through processing (STP) for fiat and crypto currency trades with liquidity partner/exchange settlement, trade clearance, and automatic bank reconciliation.
- Created a startup that achieved \$50M+ in 2 years by morphing a POC into an algorithmic delivery management system with ecommerce and scheduling company acquisitions to develop one of the most unique Ecommerce-Logistics-Fulfillment platforms on the planet.
- Helped CEO, launch Scottrade.com, became the 4th largest retail online trader. Grew to \$1B in rev after a complete system BAS renovation done in place in 18 months without missing one brokerage compliance commitment. Led to the sale to TD Ameritrade for \$1.7 Billion plus \$27.7 million in cash.
- Re-imaged TCA applications bringing advisor trading and model processing to white labeled iPad apps and websites, increased AUM by 3x to \$15 Billion. Recognized by CIO magazine top 100, with the likes of Boeing and Microsoft. Led to the sale to E-trade for \$267 Million.

Experience

ETANA CUSTODY - Chief Technology and Information Security Officer

Denver, Colorado

05/2023 - Current

Responsible for our regulated Trust companies' product, development, infrastructure, and information security organizations which designed the first back-office system that features a full ERP system delivering straight through processing for fiat and crypto currency transactions with liquidity partner/exchange settlement, clearance, and automatic bank reconciliation.

Also responsible for CISO functions and the execution of our information security policies, Business Continuity System/DR plans, and regulatory audit oversight. Established a global development organization powered by our EPMO via agile methodology sprints delivering product features consistently to drive revenue.

- HD MPC digital wallets
- IBM Watson (ML/AutoAI/Discovery)
- International Development/Operations
- ISO 9000/27000
- ITIL Best Practices
- Machine Learning – NLP, NLU, Recurrent models
- Microservices Orchestration Design/Development
- Mission Critical Transaction Systems
- Model/Rebalancing Systems
- Network/Voice Architecture
- Omni-Channel Virtual Assistant Architect/Development
- PII/PCI/GDPR
- Product Development
- Quality Assurance
- Relational/NoSQL
- Retail/Healthcare
- Software/Delivery
- Systems Integrations
- Tokenization
- Trading/ Portfolio Management Systems
- Web/Mobile/Hybrid

Education

05/1986

B.S.: Computer Science, Management Information Systems

THE UNIVERSITY OF OKLAHOMA

Norman, Oklahoma

Responsible for the technology design and execution of unique custodian product features like Etana Plus delivering on one of a kind treasury management experience, Etana Connect providing real-time compliance BSA/AML and financial accounting services for corporations, and Etana EDEN delivering a world class Ux dashboard for our clients to run their business from a single pane of glass.

- Built the first fine-tuned Large Language Models for external client support and internal dept productivity.
- Featuring MLX Lora training with cosine learning schedule on MacOS Studio, python driven Gemma/Llama model training with company data, accuracy testing, and deployment to AWS utilizing open-source stack technology for inference services.
- Featuring tooling calling with a unique LLM router orchestration engine connecting to a custom-built agent network.
- Leverages LLM reasoning to select multiple tools based on user request to carry out REST API integrations, execution of LLM built code, and series of tasks necessary to increase productivity.
- Built/Integrated FX/Crypto trading EOMS, FINRA Reporting, and Exchange/Liquidity partner settlement system.
- Built an automated KYC compliance verification system featuring AI identification card verification capabilities with BSA/AML verification which checks for SARs and PEPs.
- Integrated a full open-sourced ERP with customized modules to receive financial transactions via rabbit-mq real-time into the double-entry accounting system.
- Cut expenses by several million dollars by replacing all single service office subscriptions with our ERP which featured major functions: Company website, Marketing automation/campaign management, sales CRM management, purchasing/invoicing management, automatic bank reconciliation, document E-sign, helpdesk service management, and HR apps.
- Designed and deployed Flutter based User dashboard experience for every piece of glass via one programming language.

TUPPERWARE BRANDS - Chief Technology Officer

Orlando, Florida

05/2021 - 05/2023

Managing technology for a renowned 76 year-old/\$2 Billion storied brand products company in 30 countries. Responsible for product development, global agile project management, application architecture/development, infrastructure architecture/ operations, data analytics, and corporate systems.

Leading the company through a product and technology innovation journey to drive user experience, cloud computing, and data analytics to empower Tupperware digitally for future growth.

- Built AI NLP/SST/TSS virtual assistant to leverage enriched data for salesforce and ecommerce customers to handle support and product conversations through state-of-the-art conversational gateway.
- Created a data fabric to populate data lakes/data warehousing technologies from 30 countries building one 'version of the truth' leveraged by BI analytics to drive customer insights that span ERP, Social, Ecommerce, and Direct Sales.
- Designed new B2B/B2C UX experiences via social networking, streaming parties, and customized product shopping/ordering.
- Resulting in supercharging UX consumer/direct sales engagement and increasing Ecommerce

Skills

Artificial Intelligence

Amazon
Google
IBM Watson
(ML/AutoAI/Discovery)
Language modeling
MCP
MLX/LORA/QLORA
NLP/NLU
Regression/ Classification
ANN/RNN/CNN
STT/TTS
TensorFlow

Cloud

AWS
GCP
IBM
Microsoft Azure
OCI

Container technology

Docker
Docker Swarm
DCOS, Mesosphere
Kubernetes

DevOPS

Jenkins
Spinnaker
BrowserStack
Terraform
Helm

ERPs

Netsuite
Odoo
Oracle
Microsoft Dynamix

Integration Partners

ADP
Advent
Black Diamond
BONY
Broadridge
Chase/Citibank
Charles Schwab
CBOE
DTCC/NSCC
Fidelity
FinFolio
Fiserv
FolioDynamix

order volume which is changing the game on the way products are sold.

- Transformed global data centers to the Cloud utilizing 'Infrastructure as Code', DevOps, and Containerization to mechanize repeatable native cloud automation processes and amplifying hybrid cloud applications.

GETSWIFT - Chief Technology Officer

Denver, Colorado

03/2018 - 05/2021

Leading a publicly funded startup to maturity by building a global product development organization with agile delivery teams deployed world-wide in several continents. Advancing revenue through visionary product and technology leadership that has redefined cloud-based logistics software-as-a-service by leveraging advanced routing/dispatching algorithms, Geo-Fencing automation, Big Data/Distributed NoSQL Analytics, AI/NLP virtual assistants.

Dennis built Product Roadmap Strategies through ideation methodologies to drive innovation for revenue acceleration. Starting with a POC, he built out an Enterprise SAAS Global platform with autoscaling microservices across AWS and GCP. Rebuilt the system architecture from the ground up to meet the riggers for expansive parallel processing. Grew a small team into a global product development organization across 6 countries, US/Australia/Serbia/Russia/ Ukraine/Pakistan.

Redefined Ecommerce by combining web shopping experience, subscription services, delivery fulfillment, inventory mgt, and staff scheduling service into one platform as a service.

- Built First-Ever AI virtual assistant leveraging mobile and CarPlay/Android Auto apps to fully automate hands-off driver actions and directional short and long-tail questions to improve safety and increased productivity of delivery operations.
- Built Cloud-based routing and dispatch algorithms leveraging Valhalla open-source routing engine to handle several million deliveries per month.
- Designed geo-fenced scheduled delivery routing services to drive automatic route building analytics to power customer fulfillment services.
- Deployed world-wide auto-scaling micro-service Kubernetes clusters to set a new bar for cloud enterprise architecture patterns.
- Responsible for several acquisitions that has turbocharged revenue by penetrating several industries: deliver/dispatch, scheduling, and custom designed ecommerce systems.
- Negotiated deals from cloud providers capturing \$1 million in funds for product innovation and 'Lift-and-Shift' from AWS to Google resulting in a 51% (\$1.5 million) per year of savings.

IBM - Executive Architect/CTO Role, Watson Cognitive Enterprise Solutions

Denver, Colorado

04/2016 - 03/2018

Advising C-suite executives of Fortune 500 companies to build cognitive AI solutions with natural language processing, machine learning, and content analytics to redefine the customer experience. Architected SAAS based Cloud systems on IBM Cloud, AWS, and GCP, driving transactions via voice and text chat interfaces through human conversations to revolutionize service engagement.

Responsible for designing business/technology architecture to harness IBM's Watson Cognitive technology across all sectors (Financial Services (Brokerage/Banking/Insurance/Wealth), HealthCare, Retail, Ecommerce, Industrial, Telcom, Logistics) of IBM. Managed a large matrix team to design/implement enterprise solutions and direct product innovation/strategy for large(1B+) clients.

FundServ
Metavante
Morning Star
NASDAQ/NYSE/PSE
Pershing
Redtail
Scivantage
TD/BOA/LP
Visa
WallStreet Concepts

Financial Platforms

ADP/Broadridge OMS/BAS
Advantage
Beta Systems
Scottrade Brokerage/
Advisor
Securities Industry
(Advantage, POSSE, Core
BPO)
Trust Company America
(Model Processing
Trading/Rebalancing)

Platforms

HP NSK/Intergrity
CISCO Routers/ Switches/
Firewalls
DEC Alpha
EMC/Clarion
IBM DS8000/Shark
IBM Z9, IBM pSeries,
iSeries
Intel
Microsoft Server
NetApp
Sun E10000

Programming

Python
Nodejs
Java
.Net
JavaScript
Groovy
GO
HTML/CSS/XML
C/C#/C++
Objective C/Swift
TAL
Sybase/MSSQL
Stored Procs
Legacy (Cobol, Fortran,
Assembler, Pascal)

Dennis sat on the Architecture Committee, Technical Risk Assessment Team, and advised IBM development on new product development and solutions. He was responsible for Project/Product leaders/Developers while managing large enterprise SAAS organizations both in the US and abroad. He was instrumental in advising development of Kubernetes on IBM Cloud to power SAAS applications, Watson Assistant to drive AI/ML conversations, and Watson Discovery to enrich, label, annotate unstructured data for business use.

- Developed the Universal Conversation Gateway Platform which features 20+ Omni-channel front ends that leverage a micro-service conversational orchestration engine powered by Docker and deployed on IBM/AWS Kubernetes Clusters.
- International standard for Watson Virtual Assistants, currently in production at large FinTech companies (Quicken Loans, First Data, Regions Bank, MetLife, Liberty Mutual, AT&T).
- Regions Bank, Reggie virtual assistant handles 22% of call center volume, 331K calls answered, 57K hours annual reduction, 6-minute deduction in wait times which yielded \$5.2M PV cost reduction and capacity improvement.
- First Data handed over a 40-minute conversation to upgrade POS terminals to Watson. TLS/SSL POS OS upgrade would have required First Data to hire 500 additional call center personnel; Watson not only handled the capacity requirement with an added benefit of unburdening current staff. Realize savings of \$15M annual labor expense.
- Built the first AI/NLU virtual assistance and ML engine for Hospitals and Pharmacies to deploy an interactive personal engagement with patients as the front-line in customer care. This replaced aging IVR systems with a learning engine that provided education and direction well beyond website knowledge-based systems.
- Assisted Watson Health division on supervisory oversight with architecture design, integration, deployment, product features, and execution.
- Led executive initiatives for Financial Services (Brokerage/Wealth) on product innovation, enterprise architecture design, and AI/ML innovations to drive revenue, increase customer experience engagement, and maximize technology efficiencies.

LPL FINANCIAL - Senior Vice President, Enterprise Architecture, Product, and System Integration

Charlotte, North Carolina

01/2015 - 1/2016

Oversaw company's advisor/investor platform, handling overall strategy for product development, enterprise architecture, strategic integrations, and enterprise data management. Consulted with EVP/managing directors of business strategy to evaluate, design, and execute technology roadmaps, driving future revenue growth, increasing client relationships, and elevating user experience through immersive UI/UX design.

Provided direction into company acquisitions, information security, SOA transformations, mobile experience, software development, and project/product management. Developed business and technology strategy to deliver Robo Advisor system for 14,000+ advisors.

- Integrated Client Works into TIBCO Enterprise Service Bus for bi-directional data processing with BETA systems Brokerage Accounting System.
- Handled the selection, onboarding, and integration of LPL's white labeled Robo-Advisor functionality.
- Integrated ROBO accounts, transactions, statements, billing, and portfolio reporting into BETA/BranchNet/ClientWorks/E-Money.
- Led business AIS EVPs to help evangelize algorithmic investment management, automatic

Databases

Cassandra/ScyllaDB

Cloudant

DataBricks

DB2

Hadoop

MongoDB

MSSQL

MySQL

Oracle

PostGres

Redis

Spark

account opening, and global business micro-services.

- Designed service-oriented architecture (SOA) blueprint for enterprise development, utilizing TIBCO BusinessWorks.

TRUST COMPANY OF AMERICA - Chief Information Officer

Centennial, Colorado

03/2010 - 11/2014

Managed brokerage/advisor/investor/banking information technology, covering software development, strategic product innovation, SDLC/Agile/Waterfall methodologies, and project delivery/support for mission critical systems.

Oversaw product development, software development, quality assurance, project management, application/network architecture, IT governance, information security management, and datacenter management. Provided leadership in strategic decisions to drive revenue by creating and executing visionary roadmaps with input from C-suite, and sales/marketing teams.

Utilized new technologies to build products, setting company ahead of competition by creating personal user experience across mobile computing and winning CIO Magazine's Innovation Award.

Also, acted as information security officer, handling all IT audit requirements presented by advisor, brokerage, and banking regulations to satisfy FDIC, state, GLBA, and SOX compliance. Dennis was instrumental in building out product innovations that led to E-trade acquiring the company.

- Revolutionized customer experience by leading company through business/technology reengineering project, optimizing graphical applications, and using Apple UX techniques for web-based applications.
- Designed one of the most effective investment model processing systems that allowed equities, ETFs, Fixed Income, IRAs within one model governed by percent of investment allocation, positions held, balance, and even cost basis options.
- Led company to satisfy cost basis requirements with innovative thinking, leveraging outside tax law firm with internal product development, as well as collaborating with architects/programmers to develop internal engine to satisfy all tax requirements presented for equity and mutual fund-traded securities.
- Replaced Waterfall software development process with collaborative Agile methodology, yielding better product definition, better time management, and consistent monthly production-ready packages.
- Created a startup within the company to build out next-gen systems that included automatic account opening, electronic signature, integrated CRM, and Monte-Carlo simulation forecast performance reporting that made advisor recommendations for model rebalancing.

SCOTTRADE - Chief Information Officer

Westminster, Colorado

03/2006 - 3/2010

Developed and supported brokerage and advisor systems, powering front and back-office processing for Scottrade.com. Oversaw application development, product/project management, software configuration management, quality assurance, and infrastructure management.

Redeveloped 4,000,000-line brokerage system to interject technology into legacy platform. Completed software modernization, including normalized relational SQL databases, service-oriented architecture, web portal user interface, time series data warehouse, and business

intelligence reporting system.

Redesigned legacy applications, using modern SQL functionality, software engineering standards, web technology standards, and design automation tools to unlock performance capabilities and allow trade processing to reach millions of trades per day.

Led product innovation to design key systems for Scottrade by building talented technology teams in development, project/product, and SCM to compete in intense brokerage and advisor services industry.

Implemented development capacity resource system to match project milestones for IT management decisions on maximizing software development allocation process. Dennis was instrumental in building Scottrade to a \$1B revenue company that was acquired by Ameritrade.

- Developed service layer enablement to allow brokerage functions to communicate with web services on remote platforms.
- Architected key integrations with Metavante and Scivantage to handle banking and cost basis tax functionality to broaden system functionality breadth of services.
- Implemented business intelligence reporting system, using enterprise service bus technology, delivering real-time business dashboards for key business operational decisions.
- Created push button automation to build source code and database schemas, reducing manual database programmer development by 80%.
- Accomplished removal of mainframe-native database functions without code in 99.8% of 1,300 business logic programs to access completely redesigned database.
- Built margin/option capabilities with buying power computations to govern limits on trade execution due to float and/or market exposure.

ADP CORPORATE - Vice President, BSG Data Center Operations and System Control

Roseland, New Jersey

01/2005 - 12/2005

Built primary switchable command center for new datacenters for brokerage, advisor, and payroll systems. Reduced budget by \$900,000 and streamlined operations workload to handle additional responsibilities by more corporate divisions. Consolidated hardware usage by 50%, utilizing virtual server software.

Organized corporate-wide problem and incident tracking system for all company technology and operations groups, spanning brokerage, payroll, auto dealer, and claims divisions. Developed service-level agreements between New Jersey and international-based operations groups to maximize problem escalation and incident management.

- 15 years' experience in M&A that resulted in 100+ acquisitions for ADP Brokerage to increase market share, drive product innovation, and grow revenue to \$2B+. Later spun off ADP to Broadridge.
- Led the 9/11 project to move data center processing from NJ to two new fault-tolerant regional-dispersed DCs. Largest project ever undertaken by ADP.
- Consulted C-suite on all acquisitions and led matrix product development/operations teams world-wide across all business towers.

ADP/SIS - Vice President of Processing Services

Denver, Colorado

11/1989 - 1/2005

Achieved savings of 50% on monthly expenses; 312% increase in performance capability; and rise of client availability from 75% to 99.9%. Increased application processing 295% and system availability ten times over MTBF of E10000.

Migrated UNIX datacenter processing from centralized Sun E10000 to decentralized fleet of IBM AIX pSeries boxes to cut monthly expense run rates 25%.

Developed architecture for three-tier web application across two datacenters to expedite \$20,000,000 in yearly revenue two years earlier than planned. Deployed service bureau of 100 clients, producing 750,000,000 trades per day via several billion transactions processed through real-time and batch processing.

- Designed single socket TCP/IP and UDP/IP message switching subsystem to launch Scottrade.com and control execution communications to over a dozen execution vendors and all stock markets connections in the US.
- Also directed Scottrade web application services by leading the application and infrastructure architecture and deployment.
- Designed POSSE, a full featured brokerage trading and portfolio system, which included all OMS/BAS functions handling equity trading, order routing, standard trade processing, PTA processing, and compliance clearance and settlement reporting.
- M&A for 100s of acquisitions purchased by ADP Brokerage and SIS focused on capturing market share. Managed technical due diligence, onboarding, and integrations into both companies.
- Built smart order routing to guarantee millisecond optimized execution provider selection based on best price.
- Built Online offering system for Fixed Income with bulletin board inquiry, selection, trading, and clearance/settlement.
- Other positions during tenure (Senior Director, Tandem/Open Systems, Networks, Database, and RTSC, 1993-2001. Director of Systems Networks - 1989-1993, Manager of Systems - 1988-1989, Senior Programmer - 1987-1988)