To Whom It May Concern,

With over three decades of executive experience spanning FinTech, Financial Services, Ecommerce, and Logistics, I am recognized as an innovative Chief Technology and Product Information Officer dedicated to transforming businesses through advanced technology strategy and visionary product development. My career includes leadership roles at distinguished organizations such as Etana Custody, ADP Brokerage (now Broadridge), Scottrade (now TD Ameritrade), IBM, LPL, and Trust Company of America (now E*TRADE). My expertise encompasses enterprise architecture, product innovation, global-scale software development, technology strategy, compliance management, and M&A activity.

Stepping through the front door, there's one mission; to bring 110% of my passion, culture, experiences to take our company to next level. As a visionary leader, laser-focused on product technology driving revenue and sparking innovation to bring solutions to the market that changes the game in any industry for startups to Fortune 500 companies.

Recently in 2024, asked by a Cryptocurrency/Fiat Trust company CEO at Etana Custody, to spark technology innovation by re-designing custody, trading, and clearance and settlement systems. Dennis quickly moved to design and deploy applications that were powered by an open-source dual-entry accounting ERP, Kubernetes based trading system with crypto/FX smart order routing, and a custom-built stand-alone clearance/settlement system while re-imagining the UX experience through Flutter built universal web/tablet/phone apps, Dennis built a complete AWS native Kubernetes applications that leveraged RDS, EKS with infrastructure as code using terraform and helm for automatic deployment. Secondly built custom fine-tuned LLM models leveraging a purpose built MCP Agent network to allow task execution.

Tapped on the shoulder in 2018 to ignite a startup 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 250+ 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 by deploying an agile software development process delivering releases every 3 weeks.

 At IBM, he was tasked to bring AI to the financial services 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 Fidelity, Schwab, MetLife, Quicken Loans, First Data, and Regions Bank. Key product innovation milestones include a new immersive UX with real interactive AI NLU/NLP conversations, AI predictive data insights delivered by his Cogitative Conversation microservices orchestration gateway for omnichannel devices. Thanks to Dennis, IBM was able to penetrate the Fintech industry with Watson with his vision/strategy for on key Watson products (Watson Assistant, Watson Discovery, Watson Machine Learning models) that redefined AI innovation. Dennis was also instrumental in the 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. 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. Dennis's redesign of the TCA front end systems pole vaulted the company's revenue with led to the sale to E-Trade for $267 Million.

At Scottrade, Dennis helped the CEO launch Scottrade.com, which became the 4th largest retail online trader with over $1B in revenue before selling to TDAmeritrade for $1.7 Billion. Roger brought him onboard after realizing after the purchase of a back-office brokerage system and the exurbanite spend of $60 Million with IBM to re-engineer the app architecture, Dennis replaced the database, and re-designed the UX experience by implementing the first ever SQL I/O switch and Web Portal technology to lay the groundwork for the TDAmeritrade sale.

Finally 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.

Along with his superior skills in application architecture, product strategy, global project mgt, he possesses 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:
Den's 2 minute intro
LLM custom fine-tuning Gemma LLM
Lendit Keynote/Demo for IBM
Alexa-Watson demonstration given to MetLife Executive Team
Den's view on Culture
Dennis Noto Awarded 25th Annual CIO 100 Award
Transformed Brokerage in place without missing one compliance or trade execution

Case Studies:
Den brings ROI to large Bank with Universal Conversation gateway(UCG) that powers Watson

Selected Highlight Summary

- 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.

- 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.

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

- Helped Roger Riney, CEO, launch Scottrade.com, became the 4th largest retail online trader. Grew to $1B in rev after a complete system renovation done in place in 18 months without missing one brokerage compliance commitment.

- Re-imaged TCA tech bringing trading and model processing to white labeled advisor iPad apps and websites, increased AUM by 3x to $15 Billion. Recognized by CIO magazine top 100, with the likes of Boeing and Microsoft.

- At IBM, developed a Kubernetes based micro-service orchestration conversation gateway. (UCG) which powered IBM's Watson Cognitive technology across all sectors of FinTech for firms: Fidelity, MetLife, Liberty Mutual, First Data, Quicken Loans, Regions Bank. Saved AT&T account with deployment to retail stores and support agents.

- Worked closely with IBM development and product management to create/mature Watson Assistant, Watson Discovery, Kubernetes on IBM Cloud, and IBM Voice Gateway.

- 15 years' experience in M&A that resulted in 100+ acquisitions for ADP Brokerage to increase market share, drive product innovation, and grow revenue.

- Built many products for brokerage & advisor systems to handle ACATS/ACH processing, bank reconciliation, smart order routing, order/execution/trading/model processing management systems, complex performance reporting, and portfolio management systems.

- Consolidated over 20 LPL LOB databases into one conceptional/physical model that removed redundancy, cut financial risk, and improved financial reporting to LOB executives, CFO, and financial controllers.

- Ran Enterprise Architecture/Consumer facing Application Dev for LPL, Top 5 Advisor RIA company with $4B revenue. Dennis streamlined the release of ClientsWorks which was "dead in water" upon his arrival and handled RFP/Onboarding/Integration of LPL's white-labeled Robo Advisor Algorithmic portfolio trading system.

- Built Data Analytics repository and reporting for SSAE16 public compliance auditing that cut auditor onsite time from one month to one week for ADP.

- At GetSwift, built a startup to $50M+ in 2 years by morphing a POC into an Enterprise platform with the creation of a global agile product development organization in several countries. With acquisitions of a customized shopping and scheduling systems built out one of the most unique Ecommerce-Logistics-Fulfillment platforms on the planet.

- Built revolutionary Business Intelligence Data warehouse that received data from operational stores via Py-Spark ETL engine which updated NoSQL ScyllaDB Cassandra cluster. AWS EMR leveraged in-memory caching via Spark Thrift servers by pulling Cassandra tables into memory via dataframes for SparkSql/JDBC connected Tableau/YellwoFin/WebFocus visual real-time analytical dashboards.

Sincerely,

Dennis Noto Jr.

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