

DENNIS F. NOTO Jr.

Chief Technology Officer | AI & Digital Transformation Executive | Enterprise Architect

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EXECUTIVE SUMMARY

Visionary C-suite technology leader with 25+ years driving enterprise-scale digital transformation, AI-powered platform innovation, and revenue acceleration across Financial Services, FinTech, Logistics, Retail, and Healthcare. Architected and delivered platforms generating over \$4B in cumulative enterprise value through M&A-driven growth, cloud modernization, and AI/ML integration. Proven ability to translate complex technical landscapes into board-ready strategies that unlock competitive advantage, accelerate time-to-market, and reduce operational costs by up to 25%. Deep hands-on expertise in Generative AI, agentic frameworks, LLM orchestration, and enterprise AI deployment—combined with executive gravitas to lead global engineering organizations, advise C-suite stakeholders, and drive technology evolution at scale.

SIGNATURE ACHIEVEMENTS — VALUE CREATION & AI IMPACT

- Engineered AI-first enterprise strategy at IBM Watson, deploying NLP/ML virtual assistants across Fortune 500 clients (Regions Bank, First Data, MetLife, AT&T), delivering \$20M+ in measurable annual savings and processing 331K+ automated calls.
- Piloted startup (GetSwift) from POC to \$50M+ revenue in 2 years by architecting an AI-driven algorithmic delivery management platform with e-commerce acquisitions, building one of the most innovative Logistics-Fulfillment SaaS platforms globally.
- Built the first enterprise GenAI assistant using fine-tuned private LLMs with advanced ReAct/COT reasoning and MCP server integration for automated tool calling across enterprise applications (Etana Custody).
- Launched Scottrade.com alongside CEO—grew it to the 4th largest U.S. online brokerage (\$1B+ revenue). Led complete BAS modernization in-place in 18 months, resulting in \$1.7B acquisition by TD Ameritrade.
- Transformed TCA advisor platforms with white-labeled iPad/web apps increasing AUM 3x to \$15B, earning CIO Magazine Top 100 Innovation Award (alongside Boeing & Microsoft). Drove \$267M acquisition by E*Trade.
- Directed \$25M/year cloud savings at Tupperware by consolidating 30 international data centers into a unified multi-region cloud platform with automated DevOps pipelines and AI-powered NLP/STT/TTS virtual assistants.
- Led 100+ M&A technology integrations at ADP Brokerage, contributing to \$2B+ revenue growth and eventual spin-off to Broadridge.

ARTIFICIAL INTELLIGENCE & EMERGING TECHNOLOGY LEADERSHIP

Architecting and deploying production AI systems since 2016 — from IBM Watson enterprise deployments to today's Generative AI, agentic frameworks, and LLM fine-tuning pipelines. Deep expertise spanning the full AI lifecycle:

- Generative AI & LLMs: Fine-tuning (Llama, Gemma, Qwen, Mistral) via LoRA/QLoRA on MLX/PyTorch/TensorFlow; prompt engineering; RAG architectures with vector data stores and embedding models.
- AI Agent Frameworks & Orchestration: Production deployment of MCP client/server architectures, LangChain/LangFlow, CrewAI, Fast-Agent, AutoGen, Pydantic.ai. Advanced ReAct and Chain-of-Thought reasoning for autonomous tool-calling agents.
- Machine Learning & Deep Learning: Regression/Classification, ANN, RNN, CNN architectures; NLP/NLU pipelines; STT/TTS speech models; IBM Watson ML/AutoAI/Discovery platform expertise.
- Enterprise AI Strategy: Designed and executed AI roadmaps for Fortune 500 companies across Financial Services, Healthcare/Pharma, Telecom, and Retail sectors. Translating AI capabilities into measurable ROI for executive stakeholders.
- Blockchain & Digital Assets: Crypto exchange integration, RWA tokenization (ERC-20), HD/MPC/TSS digital wallet architecture, smart contracts (Solidity, OpenZeppelin, Hardhat).

CORE EXECUTIVE COMPETENCIES

- Enterprise Digital Transformation
- Global Engineering Leadership (Remote/Hybrid)
- M&A Technology Due Diligence & Integration
- AI/ML Strategy & Deployment
- Cloud Architecture (AWS, GCP, Azure, OCI, IBM)
- Product Innovation & Revenue Acceleration

- ▶ Board & Investor Communications
- ▶ Regulatory Compliance (SOX, GDPR, HIPAA, FINRA, SEC, DORA, SOC2)
- ▶ Agile at Scale (SAFe, Scrum, Kanban)
- ▶ Enterprise Security & CISO Operations

TECHNICAL PROFICIENCIES

Cloud & Infrastructure: AWS, GCP, Azure, OCI, IBM Cloud | Docker, Kubernetes (EKS/AKS/GKE), Terraform, Helm, Spinnaker

Languages: Python, Node.js, Java, .NET, Go, C/C++/C#, Objective-C, Swift, JavaScript

Data Platforms: Cassandra, DataBricks, Spark, Hadoop, MongoDB, PostgreSQL, Oracle, DB2, MSSQL, Redis

ERP Systems: NetSuite, Odoo, Oracle, Microsoft Dynamics

Architecture: Cloud-native, event-driven, SOA microservices for global-scale SaaS B2B/B2C platforms

Compliance: ISO 9000/27001, SOX, GDPR, ITIL, PCI DSS, AML, TOGAF, NIST, HIPAA, FDIC, DORA, SOC2/Type2, GLBA, FINRA, SEC

PROFESSIONAL EXPERIENCE

Chief Technology, Product & Information Security Officer (Fractional)

Oct 2025 – Present

Notovision — Fractional Executive Consulting

- Provide fractional CTO/CISO leadership to startups and mid-to-large enterprises, aligning technology strategy with revenue objectives and accelerating growth through AI-driven platform modernization.
- Conduct enterprise-wide architecture audits against TOGAF, NIST, and ITIL standards to benchmark maturity, eliminate technical debt, and design target-state architectures for scalability and performance.
- Architect and deploy next-generation AI strategies—including GenAI pipelines, ML model orchestration, agentic frameworks, and MCP architectures—delivering measurable ROI with up to 25% OpEx reduction.
- For Broadridge: Directing AI and Crypto strategic planning and product development execution for the Chief Strategy Officer.
- For Lift Coefficient: Serving as CTO to structure product development, technology delivery, and enterprise architecture to secure Series A funding. Building an AI-powered lead generation matching engine integrating multiple 3rd-party systems for top Financial Advisor corporations.

Chief Technology & Information Security Officer

May 2023 – Oct 2025

Etana Custody — Regulated Digital Asset Trust Company

- Led product, development, infrastructure, QA, DevOps, and information security for a regulated Trust company. Architected the first back-office system featuring a full ERP with straight-through processing for fiat and crypto transactions including exchange settlement, clearance, and automatic bank reconciliation.
- Designed and deployed the first enterprise GenAI assistant using fine-tuned private LLMs with ReAct/COT reasoning for tool calling via MCP server integration—automating client support and boosting internal productivity across departments.
- Built and integrated FX/Crypto trading EOMS with smart order routing, algorithmic trading, FINRA reporting, and exchange/liquidity partner connectivity to custody, digital wallet, and settlement systems.
- Architected distributed microservices deployed to AWS EKS clusters with Terraform/Helm for declarative, push-button release automation. Directed global Agile delivery under EPMO governance with Scrum/Kanban methodologies.
- Implemented automated KYC compliance verification system featuring AI-powered identity card verification with BSA/AML checks for SARs and PEPs.
- Cut operational expenses by several million dollars annually by replacing single-service subscriptions with a custom ERP featuring CRM, purchasing, marketing automation, HR, helpdesk, e-sign, and bank reconciliation.

Chief Technology Officer

May 2021 – May 2023

Tupperware Brands — Global Consumer Products (\$1.3B Revenue, 40 Countries)

- Directed global technology across application development, infrastructure engineering, database analytics, and corporate systems spanning 40 countries and 25+ international development teams.
- Built AI NLP/STT/TTS virtual assistant leveraging enriched data for salesforce and e-commerce customers, handling support and product conversations through a state-of-the-art conversational gateway.
- Transformed 30 international data centers into a unified multi-region cloud platform with automated DevOps pipelines, achieving \$25M/year savings while enhancing scalability and performance on GCP Kubernetes.

- Created enterprise data fabric populating data lakes/warehouses across 40 countries, building a single 'version of the truth' for BI analytics spanning ERP, Social, E-commerce, and Direct Sales channels.
- Resolved complex database performance bottlenecks, unlocking \$10M/year in additional order revenue during peak sales events through capacity optimization.
- Standardized global Agile delivery on Atlassian JIRA/Service Cloud with synchronized Scrum/Kanban release management across all international teams.

Chief Technology Officer

Mar 2018 – May 2021

GetSwift — IPO/Publicly-Traded Logistics SaaS Startup

- Scaled an IPO-funded startup from POC to \$50M+ revenue by building a global product development organization across 6 countries, architecting an AI-driven algorithmic delivery management platform.
- Built the first AI virtual assistant leveraging mobile and CarPlay/Android Auto apps to fully automate hands-free driver actions and directional queries, improving safety and delivery operations productivity.
- Re-architected consultant-built MVP into distributed microservices on AWS Kubernetes with Terraform IaC, autoscaling, and Helm-based rollout strategies for enterprise-grade reliability.
- Designed cloud-based routing and dispatch algorithms leveraging Valhalla open-source routing engine, processing millions of deliveries per month with geo-fenced scheduling and automatic route optimization.
- Led several strategic acquisitions that turbocharged revenue by penetrating delivery/dispatch, scheduling, and e-commerce verticals into one unified Logistics-Fulfillment SaaS platform.
- Negotiated \$1.5M in cloud provider innovation funds and executed AWS-to-GCP migration achieving 51% (\$2.5M/year) infrastructure cost reduction.

CTO / Executive Architect, Watson AI

Apr 2016 – Mar 2018

IBM — Watson AI Division

- Designed enterprise AI/ML architecture to harness IBM Watson cognitive technology across Financial Services (Brokerage, Banking, Insurance, Wealth), Healthcare/Pharma, Retail, Telecom, and Logistics sectors. Managed 50+ sprint-based teams.
- Architected SaaS-based AI platforms on IBM Cloud, AWS, and GCP, driving human-like conversations via voice/text interfaces to revolutionize customer engagement. Led product design for Watson Assistant, Watson Discovery, and Watson ML Studio.
- Sat on IBM's Architecture Committee and Technical Risk Assessment Team. Advised IBM development on Kubernetes cloud services, Watson Assistant NLP capabilities, and Watson Discovery data enrichment. Counseled Fortune 500 C-suite executives on AI/ML strategy.
- Developed the Universal Conversation Gateway Platform featuring 20+ omni-channel front-ends with microservice orchestration deployed on Docker/Kubernetes—became the international standard for Watson Virtual Assistants.
- Regions Bank: Watson virtual assistant handled 22% of call center volume (331K calls), reducing 57K hours annually with \$5.2M cost savings.
- First Data: Automated 40-minute POS terminal upgrade conversations, eliminating the need for 500 additional call center hires and saving \$15M in annual labor.
- Built the first AI/NLU virtual assistant and ML engine for hospitals and pharmacies, replacing aging IVR systems with intelligent patient engagement platforms.

Senior Vice President, Enterprise Architecture, Product & Platform Engineering

Jan 2015 – Jan 2016

LPL Financial — \$14B Revenue Wealth Management

- Oversaw advisor/investor platform strategy for the nation's largest independent broker-dealer, driving product development, enterprise architecture, strategic integrations, and enterprise data management.
- Rescued and launched the flagship ClientWorks platform by redesigning application architecture into microservices via TIBCO ESB, re-architecting database models, and implementing automated test/release management.
- Developed Robo-Advisor strategy for 14,000+ advisors. Led selection, onboarding, and integration of white-labeled algorithmic investment management capabilities.
- Designed SOA blueprint for enterprise development utilizing TIBCO BusinessWorks, integrating accounts, transactions, statements, billing, and portfolio reporting across BETA, BranchNet/ClientWorks, and E-Money systems.

Chief Information Officer

Mar 2010 – Nov 2014

Trust Company of America (Now Axos Advisor Services)

- Full P&L responsibility for product/software development, QA, project management, application/network/database architecture, IT governance, information security, and datacenter operations for brokerage/advisor/investor/banking technology.
- Modernized legacy Java Swing/Universe monolithic application to Java Server Pages with Spring Hibernate/DB2, then designed the 'Any Piece of Glass' mobile framework white-labeling iOS/Android apps for 100+ advisors—winning CIO Magazine's Top 100 Innovation Award.
- Achieved ISO 9000/27000 certifications and first-ever top-1 ratings on FDIC and DORA compliance audits. Served as CISO handling all regulatory audit requirements (FDIC, GLBA, SOX).
- Built one of the industry's most effective investment model processing systems handling equities, ETFs, fixed income, and IRAs within a single model governed by allocation, positions, balance, and cost basis.
- Instrumental in building product innovations that led to E*Trade acquiring the company for \$267M.

Chief Information Officer

Mar 2006 – Mar 2010

Scottrade (Now Charles Schwab)

- Developed and supported brokerage and advisor systems powering front/back-office processing for Scottrade.com. Oversaw application development, product/project management, SCM, QA, and infrastructure/data center operations.
- Re-engineered 4M-line brokerage system to enable modern technology integrations: normalized relational SQL databases, SOA, web portal UI, time-series data warehousing, and BI reporting. Wrote a C library data intercept abstraction layer bridging Cobol IO to SQL—succeeding where IBM's prior \$6M/3-year effort had failed.
- Instrumental in building Scottrade to a \$1B revenue company acquired by TD Ameritrade for \$1.7B plus \$27.7M cash.
- Created fine-grain and coarse-grain microservices enabling brokerage functions to communicate with web services across remote platforms.

Vice President, Processing Services & Data Center Operations → Senior Director

Nov 1989 – Dec 2005

ADP Brokerage (Now Broadridge Financial Solutions)

- Progressed from Senior Programmer to VP across 16 years, responsible for mainframe/open systems engineering, network/database engineering, data center operations, and technical support across 10 US/International data centers.
- Led 100+ M&A technology integrations that grew ADP Brokerage to \$2B+ revenue, later spun off as Broadridge Financial Solutions.
- Architected three-tier web application across dual data centers, expediting \$20M/year revenue two years ahead of plan. Deployed service bureau for 100 clients processing 750M+ trades/day.
- Designed single-socket TCP/IP and UDP/IP message switching subsystem to launch Scottrade.com—controlling execution communications to a dozen execution vendors and all US stock market connections.
- Led the post-9/11 project to relocate data center processing from NJ to two fault-tolerant, regionally-dispersed DCs—the largest project ever undertaken by ADP. Achieved 99.9% availability (up from 75%).
- Built POSSE, a full-featured brokerage OMS/BAS system handling equity trading, order routing, clearance, settlement, and compliance reporting.
- Achieved ISO 9000 and ISO 27000 certification—first in the ADP family of companies.

EDUCATION

Bachelor of Science — Computer Science, Management Information Systems

The University of Oklahoma • Norman, Oklahoma • 1986

BOARD & EXECUTIVE ADVISORY EXPERIENCE

Board room, investor, and executive experienced and battle-tested. IBM Architecture Committee and Technical Risk Assessment Team member. Advised C-suite executives of Fortune 500 companies on AI/ML strategy, enterprise architecture, and technology transformation. M&A experience resulting in 100+ acquisitions for Fortune 500 companies.