

# 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.

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## 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.

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## 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).

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## 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

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**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

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### Chief Technology, Product & Information Officer

Oct 2025 – Present

#### *Notovision*

Completed [ground breaking Agent technology NvAgent](#) that powers NvAssistant to bring to the market the first intelligent agent that leverages TTS/STT models, image generation models, LLM switching Opus/Sonnet, MCP Servers, Anthropic Skills, codes in python/nodejs/bash scripts, connects to multiple inference services AWS Bedrock/Ollama, preserves workspace/generated files across questions, and streams thinking events for user involvement.

- Provides 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 Crypto strategic planning and product development execution for the Chief Strategy Officer. Leading efforts to develop, invest, and integrate Digital MPC Wallet technology, into Digital Asset custody systems that are connected into crypto trading on exchanges, token engines minting/burning/trading RWA, stablecoins, and wrapped equities/mutual funds. Also leading Agentic strategic development to build Agent skills, MCP server tools for real-time code generating Agent actions for solving business problems by feeding LLMs the right context to answer user questions.
- *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. Leveraged Neo4J to build Episodic memory LLM Agents to collect customer and FA data to perform complex match algorithms described via system prompts.

### Chief Technology & Information Security Officer

May 2023 – Oct 2025

#### *Etana Custody*

- 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 Etana Connect providing real-time compliance BSA/AML and financial accounting services that automatically handles Fedwire/ACH/Swift transactions for corporations
- Designed Etana Settle providing a full standalone clearance/settlement system for Crypto/FX trades, and Etana EDEN delivering a world class Flutter Ux for our clients to run their custody functions from a single pane of glass.
- 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 verification with biometric liveness AI and BSA/AML checks for SARs and PEPs.

## Chief Technology Officer

May 2021 – May 2023

### *Tupperware Brands*

- 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*

- 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 geo-fencing AI 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*

- 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*

- 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*

- Responsible 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*

- 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*

- 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**

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**Bachelor of Science — Computer Science, Management Information Systems**

## **BOARD & EXECUTIVE ADVISORY EXPERIENCE**

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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.