

# Jag Ram

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Cardiff University BSC Computer Science Hon 2:1 Upper, AMBCS

Schulich School of Business York University Toronto, Canada: 'Accelerated Global Scale Up & Transformations Leadership'

## Summary

Commercially astute, strategically visionary, passionate in digital experience for customers and guests, visionary about technical and strategic leadership with excellent product centric coalface management at a CTO/CTPO/VP/Director level. Deep experience in nurturing and developing staff in B2C, B2B, DaaS and SaaS global software engineering in Lean/SAFEAgile framework. Track record in low latency mobile first, architecture, big data and AI/ML/LLM. World class experience in delivering high profile projects, innovation and modernising technologies to cloud & SaaS/PaaS, building strong cross functional and cross discipline business relationships. Experience from Start-ups, Scale-ups, and legacy transformations. Excellent experience from Trading, Neo Bank, core banking, Low latency Fintech, Assets backed Investments, payments, loans & mortgages, Forex / OTC / CFD's / Smart-Contract, block chain sectors & tokenised loyalty at Ping An Bank, Neo Bank Tide.co, Paragon Banking Group and Liberis for revenue based unsecured loans. Claim to fame from Macy's in Atlanta modernising company and suppliers to just in time Drop shipping SaaS/PaaS and opening office in Atlanta/New York. At Lastminute.com using Jag's bedroom hobby platform for B2C/B2B during internal platform challenges, recommended by CTO of Delta Airlines & Disney Corporation. Modernising experience of Product management, Payroll bureaus, CRM, ERP, CMS, HRMS & Finance.

AI/ML LLM DATA-LAKES DEEP-LEARNING COMPUTER VISION, NEO-BANK FINTECH LOW-LATENCY HIGH-CONCURRENCY HIGH-PERFORMANCE LOANS PAYMENTS CORE-BANKING CONSUMER & BUSINESS LENDING, MORTGAGES, BROKER-PORTALS, PAYROLL, FOREX eTRADING OTC CFDs UNDERWRITING OPEN-BANKING CLAIMS CURRENTACCOUNTS, SAVING ACCOUNTS, DEBIT/CREDIT CARDS, BUY-NOW-PAY-LATER, AI/ML CRYPTO TOKENS SMART-CONTRACTS DeFi AFFORDABILITY PRA FCA CYBER-SECURITY, SWIFT, CLEARING BANK, BIG DATA / AI/ML, BITCOIN ETHEREUM POLYGON SOLANA

## KEY ACHIEVEMENTS

- **Scaled Up Neo Bank Tide.co** from 10 tech to 175+ resources in Europe & India, transitioned from monolithic to multi-wallet & Microservices on AWS, helped to raise £100m, scaled from 1 business area to 8 business units, from 2 product managers to 15. Integrated with Clear Bank and internationalized core architecture with agnosticised country requirements layers. Opened Tech-hub in Bulgaria and put in motion Tech-hub in India.
- **At Ping An Bank / Ping An Insurance in Shanghai** created new Tech-hub to deliver omni channel and forex/otc for **200million** active accounts. Modernised OTC/CFD's user experience & low latency. Delivered internal elastic cloud platform for AI/ML, deep learning and Computer vision for automated underwriting, new call centre platform for 50000 staff, 45000 branches. Series B and C funding rounds.
- **At Liberis** created automated unsecured loans platform and B2B embedded with WorldPay.
- **At Paragon Banking Group**, UK's leading buy-to-let lender transitioned from green on black to B2C/B2B and Broker portal
- **Skillikz.co.uk**, Creation of Prospect to loan paying customer for multi-products with additional Includes automated underwriting, open banking and FCA affordability guard rails. Extended road map for equity release and mortgages
- Created worlds leading Fashion market place and sold to **Zalando**, Created world leading Health and Fitness platform with 70% market share and sold to Constellation Software Inc now a \$80b market cap, Created Europe's 1<sup>st</sup> ecommerce company lastminute.com sold to Sabre holdings, Created world leading Time share exchange company with 70% market share, transformed to \$20b Cendant Corp/Travel Port. Created worlds 1<sup>st</sup> Virtual currency concept backed with real estate pegged to US \$ used by Vacation clubs and trusted by FNTC

## PROFESSIONAL EXPERIENCE

**FinTech/Payments & Collections Skillikz.co.uk – CTO/CDO London Delhi 10/19 - present**  
**Client: Mortgages/Assets backed loan provider: Reset technology strategy, Scale-up to launch Multiple products for loans backed by business or consumer assets and for premium prime customers Equity release, FCA regulated,**

- Reporting to CEO, transformed on-premise to Cloud microservices on optimized AWS and Azure environments
- Implemented offshore, onshore relationship, migrated to micro services, Apache Java, AWS, Azure, .Netcore, Git, Kubernetes, Docker, Cloud front, Mongo, Postgres, Snowflake
- Built out fit-for-purpose FCA regulated environment, Tech team and agile-safe, SDLC, PMLC processes
- Re-architected core banking, open banking, underwriting, payments profiling, affordability-based contract, selfservice and AI/ML driven claims and customer profiling, open banking module, Underwriting rules engine
- Opened new loan centre in Manchester. Introduced new core banking, asset backed loans as a 2<sup>nd</sup> product stream, Replaced Networking/Infrastructure, introduced safe agile, Devops, NIST/NIS2 security framework.
- Introduced AI/ML patterns analytics into call centre to improve customer experience/outcomes & FCA reporting
- Provide low latency architecture support to Amex and build two squads from Skillikz to deliver
- Built out offshore, Microservices architecture, .Net Core, Azure/AWS, Snow Flake, Angular, React, Kotlin, Java, Python, R, C++, GraphQL, Rust, Angular, Integration with Experian and Equifax

**FinTech/Challenger NEO Bank - [www.tide.co](http://www.tide.co) - CTO/CDO - London Bulgaria India 08/18 - 10/19**  
**Mobile first, Scale-up and Optimised distributed teams, re-architected platform, Improved retention, latency, security, productivity, quality, risk governance framework, FCA regulated,**

- Key member of strategic team with CFO/COO, reporting to CEO, making strategic, tactical and coalface decisions to scale up IT and Product management departments. Series B and C funding round phases.
- With product owners delivered roadmap on short, medium and long-term IT Strategy and product portfolios.
- Built middle management structure to scale, rolled out scaled agile framework and release train-based CI/CD. Introduced bigdata science team, scaled up IT department from 15 to 175+ with 200 tech resources and 15 product managers/owners. Transitioned from monolithic front tier/mid-tier to orchestrated microservices.
- Opened Tech hub in Sofia/Bulgaria and moved MKYC to Bulgaria, strategized for India opening of 2<sup>nd</sup> tech hub
- Introduced tech social environment and leveraged lifelong learning, lunch time speakers and accelerated R&D
- Architected core banking and delivered transition to micro services, Docker, moved environment to AWS.
- Re-architected 3<sup>rd</sup> party integrations to reduce latency, Orchestration based auditable resilience and eliminated single points of failures, Transitioned Android to Flutter. Created Security/cyber threats NIST framework implementing Dark Trace Ai, Qualys, Tenable, SonarQube and Splunk, Okta, Twist lock, Splunk SIEM, AWS, Terraform, Grafana. Moved front tiers mobile first iOS/Android delivered to Flutter strategy.
- Introduced frameworks for managing risks, financial crime, disasters, business continuity & pen tests.
- Improved out of hours' support, release train and introduced ITIL, DevOps, SecOps, Infra Ops culture
- Overcome failing strategy integrating Zendesk with live chat, Xero finance and overcome latency with 3<sup>rd</sup> parties
- Introduced quarterly and long term delivery road map for Series B funding (£120m +) & BCR grant win of £60m
- Planned and built out ML/AI big data science implementation and department structure
- *Salesforce, Zendesk, Java8, Python, R, Jira, Micro services, Native iOS/Android, Flutter, Kotlin, React.js, Kafka, Docker, Azure, AWS, Terraform, Cloud front CDN, Github/Lab, Jenkin, Golang, MongoDB, MySql, Dynamo DB, Redshift DB, Snow Flake*

**Retail/fmcg/Payments/SaaS - [Zalando.com/TradeByte](http://Zalando.com/TradeByte) - CTO Cheltenham Delhi Berlin Atlanta 06/16 to 08/18 Growth \$20m to \$1b+ GMV, company acquired by Zalando** Europe's largest market place connector of world's leading fashion brands to world's leading fashion retailers B2B/B2C. Board members included Sir Terry Leahy Tesco's.

- Reporting to CEO, making decisions on strategic growth, product direction, road map, quality and retention.
- Defined and delivered the IT Services provided to customers and SLA's tracking tools.
- Opened offices Atlanta & New York for Post sales & presales support to leading brand's and retailer Macy's
- Reduced staff retention to 3% churn, improved capacity/efficiencies by developing a non-managerial leadership development programme and cross functional teams career ladders. Improved productivity by 60%, reduced IT budget by £1.6m, client growth of 450% & customer satisfaction by 19%.
- Aligned delivery culture to Agile/Scrum, Product Management and DevOps & Introduced KPI's and OKR's
- Created social environment and leveraged for lifelong learning and lunch time speakers and research sessions † Implemented modules for self-service, drop shipping, digital merchandising and BI data mining analytics. † Delivered deeper integration with Zalando and rolled out to Oysho & wider Inditex group, Adidas, M&S & Next † Increased scalability by 20 times and expanded into Asia with Tmall, Mirakl and Jabong marketplaces.
- Introduced Salesforce CRM for Sales & Pre-sales management, Zendesk ticketing, MDM, ERP, HR & Sales Force, Big Data, data lake, Qlik sense real time dashboards on AWS, S3, DynamoDB & Aurora Increased revenue from £50m to £210m and with Macy's increasing to £850m. *Implemented SAFe & Scalable Agile, Regulatory compliance, cyber security (ISO 27001), information governance (EU GDPR) and business continuity (ISO 22301), introduced product management, DevOps and DevSecOps. Java, .Net/c#, Lamp, Micro Services, Polyglot, Spring/Java, Kubernetes, Docker, Kotlin, Python, Golang, R, Terraform, Cloudflair CDN, Github, GitLab*

**FinTech/Omni-Channel - Ping An Bank/Insurance [www.pingan.com](http://www.pingan.com), CTO/CDO China Delhi UK 06/2013 - 08/2016**  
**Build new IT Structure to Omni-channel platform for world's leading insurance company/ bank. Pivoted lifestyle products and OTC multi-wallet Forex & tokenized loyalty to members. Ping An has 210million active accounts.**

- Reported to Ping An VP of Insurance/Banking on innovation strategy, budgets and owned delivery road map
- Recruited externally and internal IT to build new IT department (Development, Infrastructure, big data, AI/ML) † As a change agent lead the Architecture forward to a real time Master data environment to deliver unified pillars. † Created managerial leadership layer, Product management, QA, DevOps & SecOps, data science † Delivered **mobile-first** unified B2C life style bureau platform in Mandarin, epos & wee chat payments.
- Delivered scaled up Genysys call centre for 20000 call centre staff. Piloted Ethereum on AWS
- Introduced unified multi-crypto currency master ledger and block chain driven hybridization ledger
- Transitioned to micro services; modernised claims & core banking - Experience of Cif360 customer data, profitability, relationships, exposure, payment hub, remittances, savings, current account, fixed deposits, loans management, loans origination, debt collection, trade finance, treasury and aml.
- Modernised OTC, CFD's, secure e-trading, automated Web3, Multi-wallet, automated underwriting, Loans collections platform, Block chain Bitcoin, Ethereum, Polygon, Solana
- Implemented COT systems and in-house AI video conferencing for new accounts opening and AI fraud detection
- *WEB3, Ether.js, RUST, .Net/C#, MVC, TFS/JIRA, JENKINS, Mean Stack, Spring/Java, Python, Docker, Kubernetes, Kotlin, Cloudflair, Terraform, Cloud Front, Jira, React.JS, Android, iOS, Golang, Micro services, Python, Polyglot, R, Oracle, Real-estate Smart contracts. Implemented SAFe Agile, TOGAF, ISO9001, ISO27001, ITIL, Genesys, elastic search, oracle ERP.*
- *Coal face advisory architectural support and guidance to Paragon Banking Group to transition to B2C/B2B & Broker portal from Call centre servicing processes only*

**SaaS/PaaS FOURTH.COM, London supported market share increase from 15% to 33% 09/2011 – 06/2013**

**Retail/Hospitality - Group Director Development EMEA/APAC & USA – a SaaS/PaaS cloud company**

UK's leading SaaS platform provider to the hospitality sector for critical processes, restaurants, pubs, hotels & menu engineering

- Reporting to COO assisted on strategy and rescuing failed SaaS platform delivery, F&B, Menu Engineering, Stock Supply & logistics management, Workforce management & scheduling, Payroll Bureau, Big Data science & yield optimization.
- Member of six executive operations team, driving broad enterprise management items including compensation and retention plans, corporate finance, mergers & acquisitions and company market offerings
- Sleeves rolled-up rescued Spirit/Punch Tavern by delivering from on-premise to fit for purpose SaaS/PaaS platform & rolled out to 1800 pub's and restaurants, creating agnostic integration layer for 3<sup>rd</sup> party epos and payments systems. † On-boarded Pizza Express, Cafe Nero, Krispy Doughnuts, Carluccio's, Waga Mama, Jamie Oliver & hotel chains. † Moved acquired software houses in UK to head office in Covent garden and rationalised offshore in Ukraine † Rationalised business offerings and retired duplicate modules while managing wellbeing of staff transfer.
- Created SaaS Menu engineering, ePos, CRM, ERP, paperless order processing, HR & Payroll platform & Bureau † Created social environment and leveraged for lifelong learning and lunch time speakers and research sessions
- Increased organisational capacity/efficiencies, developing a non-managerial leadership and promoting from within.
- Introduced Agile/scrum, product management, programme management, Azure, .Net/C#, ITIL, R, DevOps, QA, GIT, CI/CD † Internal implementation of Salesforce.com, Zendesk, Remedy, Salesforce Xactly/Pardot

**Constellation Software Inc. / Gladstonerm PLC, London from £0.07 to \$1060/share 06/2009 to 09/2011**

**Payments/Leisure/Hospitality/Retail fmcg - Group Director of Development EMEA/APAC & USA – on premise and cloud**

**Overhauled technology from On-premise to SaaS to make Gladstonerm the Expedia of the sector across emea/apac.**

- Member of board and operations team, driving broad management items including strategy, customer offerings, compensation and retention plans, corporate finance, mergers & acquisitions and company market offerings
- Increased UK market share from 15% to 75%, productivity by 40%, quality by 60% and staff increase of only 10%.
- Supported constellation in acquiring five companies per year & building an offshore delivery for whole of Constellation <https://contour-software.com/>. Including moving Centaman world leading Theme parks platform provider to SaaS/PaaS.
- Implemented ITIL, TOGAF, new epos, crm, erp, mdm, Microsoft dynamics AX and ADP self-service HR, Azure. † Restructured teams to realise economies from distributed teams, agile and built offshore delivery office see
- Created new businesses payments, subscriptions and debt collection for members and for school catering.
- Delivered web based front office, back office, b2c and b2b applications, membership finance and debt collection modules, data warehousing, retention systems, telemarketing, payment collection PCI/DSS compliance.
- Introduced integrated smart technologies (IOT) to improve members value exchange. Modernised Payroll platform for sector.
- For Education delivered parent portals, cashless catering, cashless kiosks and biometric for attendance registration
- Opened office in New Zealand managed by regional office in Australia. Transitioned local platforms to SAP Hanna Cloud
- .Net, C#, Angular, MVC, Azure, TFS, GIT, R, Firmware/hardware, Payment cards, vending, wristbands, smart eco-devices, iOT
- Implemented SAP Hanna cloud, Salesforce crm for account management and Service Now for desk support
- *Coal face advisory and guidance to Liberis architecture of unsecured loans to CEO, IT Head and B2B integration of WorldPay*

**Autoquake.com (Start-up backed by VC Accel Partners), now CarShop.co.uk 04/2007 to 06/2009 Retail big ticket**

**items- Vice President of Engineering - partnering with leading Automotive leasing capital partners** Start-up created by Harvard University MIT's. - UK leading on line used car dealer.

- Reporting to CEO developed strategy and transitioned company from eBay sales channel to a B2C business model.
- Proved to VC's customers will pay for used cars online and have them delivered without physically viewing.
- Built out agile delivery and support teams with product management, DevOps culture & hosting at Rack Space
- Built a machine learning driven AI car acquiring decision engine. Optimized manual processes through time and motion studies in prepping cars from leasing companies for on-line sales. Integration with Experian and Equifax.
- Built out distributed call centres and onsite internet cafes for customers preferring to see cars first
- Won all online retail awards for three consecutive years for sector increasing turnover from 23k to £6.5M per month.
- Successfully presented for three funding rounds to Accel Partners and Highland Venture Capital Group.
- Became most visited used car site and voted killer application, offered online car financing, insurance and GAP.
- Built out integrated ERP/CRM, Internet cafes, epos, payment gateways, leasing company portal and my-account.
- 'We Salute You' recognition at Google automotive conference, increased net promoter score to 72 from norm of 8.

**LastMinute.com / Holidayautos.com Company acquired by SABRE**

**02/2001 to 04/2007**

**Travel – Lead Developer to Head Of Development**

Europe's 1<sup>st</sup> Online-Travel-Agency, HolidayHotels worlds 1<sup>st</sup> B2C/B2B/Travel-shops OTA

- Reporting to Lastminute.com CTO and Holiday Hotels CEO, Developed from inception world's first B2C/B2B & Travel Shop broker portal platform holidayhotels.com. Built road map, agile/scrum delivery teams in UK, call centres in UK & France and B2B partnering with suppliers. Architected and engineered hotels, one-stop-shop eBasket and global payment gateways for Last minute. Implemented multi-language digital artefacts portal, b2b content brokering and 360-degree digital content.
- Part of acquisitions team of Med Hotels, OTC, Travel Stores and First Option, Java, AWS, Agile
- Introduced worlds 1<sup>st</sup> in-memory engine for the travel sector using USA low latency missile programmer Marines

## Fintech/InsureTech

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Tech modernisations, KPI's, OKR's, BHAG's, Aligning Dreamers/Doers/Incrementalists with Product, regulatory compliance, FCA, Ai/ML driven Underwriting, Open banking, Affordability, Banking licence, Savings, Lending, Bill payments, Current Accounts, Savings account, Buy now pay later, Point of Sales Service, Cards, Fixed, deposit, Loans, Asset backed loan, Blockers investment tracking, Unsecured loans to SME's, Mortgages, Buy -to-Let, Equity release, Broker portals, Multi-wallets, KYC, AML, Risk's forecasting management, Memberships, Subscriptions, open banking, automated underwriting consumers & businesses, Experian, Equifax, Rules engines, ERP, Affordability, PSD2, MRM, CRM, Payments collections, Debt collection, Global remittances, Cross boarder payments, Premium & Prime customers, Sub-prime & Near-prime customers, Core banking, Crypto, tokens, multi-wallets, Global virtual currency exchange, call centres, self-service, Portals, BACS, Swift, CHAPS, Faster Payments, Payroll, Big Data Ai/ML, Behaviour scientists, Data scientists, mobile first, B2C, B2B, D2C, STP, SEO/PPC, WEB3. RFP's, Pre-Sales/Post Sales engagement and support. WEB3, OTC trading for forex for NFT, Ethereum + Solidity, Bitcoin, Ethereum, BSC, Polygon, Solana Hyperledger Fabric, DeFi, Polka Dot, Staged digital wallet, VASPs, FATF, Finance Ledgers, Block chain ledgers.

## Technologies

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AWS, Terraform, AWS Cloud formation, AWS CDK, AWS Cloud watch, AWS Cloud trail, AWS DevOps tools, EC2, AZURE, GCP, Rack Space, DataBricks Ai/ML, Salesforce, Zendesk, Scala, Lambda, Java, .Net Core & Entity frame work, GOLANG & Node.Js(for low latency), C#, C++, R, Python/Django, Go-Lang, Flutter, Jira, Spring, Angular, React native, Micro services, Native iOS/Android, Flutter, React.js, Node, TypeScript, WEB3, Apache Kafka, Kubernetes, Red Hat Open Shift Enterprise Kubernetes, Web3.js, Ether.js, GraphQL, RabbitMQ, Redis MQ, STP, Docker, AWS, Azure, Git, Jenkin, Golang, Mongo, Swagger, OpenAPI, Postman, Rest API, WSDL, Maven, MEAN Stack, Typescript, MySQL, Postgres, Mongo DB, Ai/ML, Dynamo DB, Redshift DB, Snow Flake, IBM Pure Data, Casandra, Hadoop, Elastic cloud, MuleSoft, Jitterbit, ETL, ELT, Data strategy, Oracle ERP, SAP Hanna Cloud, JD Edward, Sales Force Xactly/Pardot, TDD, BDD, SAFE/Scaled Agile, Kanban, PMLC, SDLC, Prince II, Jira, Confluence, Bamboo Object orientated, Micro-Services, CI/CD, Release trains, DevOps, SecOps, NIST/NIS2 cyber security framework, SOC, SOX2, Pre/Post sales support, Legacy Monolithic transformation, IaC infrastructure as code, Global offshore/nearshore set up and management. ISO9001, ISO Kotlin, 27001, ISO22301, GDPR, COPPA, PCIDSS,S OC2, ITIL, HIPPA, Clinical devices ISO13485 ISO14155 INFRAOPS/DEVOPS/SECOPS [ XDAON, Sonarqube, Tanable.io, AWS Waf, Impervia, Qualys, VPN, Infoblox, Juniper, Ping Identity, FORGEROCK, 1Password, Google Authenticator, Qualys, Tanium, SENESEON, Twistlock, TrustedAdvisor, Infoblox, DarkTrace, SPLUNK, Business Continuity, Disaster recovery, Notifiable events processes, ELK Elastic-Logstash-Kibana, SLA's