Luis Ricardo Casado

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• Professional Experience

Intercredit Bank, Miami, FL   **May 2009 to Present**
EVP- Operations and IT (COO - CIO)

- Reporting to the Bank president and Board of directors as Member of the Bank IT Committee.
- Director of Operations Department (Wire Transfers, Debit/ATM Cards, CIF Maintenance and Account Opening, Customer Documentations, Proof and Transits (Item Processing and ACHs), NSF Decisions, Credit Cards, IRAs, Time Deposit, Loan Booking, Loan Documentation, LC, collection and Branch Operation).
- Director of IT Department: Data processing, Systems Support, and Networking Administration.
- Ensure the streamlined operation of the IT Department and Operations Department in alignment with the business objectives of the organization.
- Identify, recommend, develop, implement, and support cost-effective technology solutions for all aspects of the organization.
- Define and implement IT and Operations policies, procedures, and best practices.
- Develop and manage application portfolios for each department and attain all IT service level agreements for the user community within the Bank.
- Administer the Bank's established Disaster Recovery policies and procedures, to ensure the security and integrity of data, data systems, and data networks across the entire organization.

  - Select and supervise personnel of the Departments
  - Research the best technology in order to enhance the Bank operations.
  - Evaluate and research hardware and software.
  - Negotiate contracts with IT and Operations vendors.
  - Prepare and monitor the annual Budget.
  - Analyze the best use of the Bank resources and initiate changes for improvements.
  - Maintain the IT and Operations Business Continuity Plan.
  - Awareness on regulatory compliance issues related to Operations and IT.
  - OCC Regulators and External Audits coordination.

Bank Technology:
Banking System in-house As/400 CBS Signature Fiserv, one Main Datacenter and secondary Datacenter for Disaster Recovery, Online Replication, VMware Virtual; Servers, VMWare Virtual Desktops, IBM Hosts, V SANs , Windows 2012 Server, SQL Server 2012,2014,2016, MS Outlook email server , Shortel IP Phone System , IDS/IPS Outsource , Sonicwall Firewall and Metro-e communication between Branches.

Milestones:
•External Audits: Satisfactory rating on all areas under my supervision for the last 10 years.
•OCC scoring for Information technology of 2 on the last 10 examinations.
•Direct Participation on design, Interface and implementation of BSA/AML Software risk rating, KYC and monitoring.
•Direct Participation on design, Interface and implementation of Online Banking, Mobile Banking, RDC, and mobile RDC software.
•Direct Participation on design, Interface and implementation of Data warehouse for management reporting.
•Direct Participation on design, Interface and implementation of Branch Capture, Positive pay and Document Imaging System.

Pacific National Bank, Miami, FL   April 2007 to April 2009
VP-Systems Department (CIO)

- Reporting to the Bank president and Board of directors as Member of the Bank IT Committee.
- Plans and supervises the operation of the Data processing, Systems Development & Integration, and Networking Administration sections.
- Ensure the streamlined operation of the IT Department in alignment with the business objectives of the organization.
- Plan, coordinate, direct, and design IT-related activities of the organization, as well as provide administrative direction and support for daily operational activities of the IT department.
- Identify, recommend, develop, implement, and support cost-effective technology solutions for all aspects of the organization.
- Define and implement IT policies, procedures, and best practices.
- Develop and manage application portfolios for each department and attain all IT service level agreements for the user community within the Bank.

Pacific National Bank Miami, FL   *Nov.1998 – April 2007*   .

Systems Development and Project Manager
List of Projects implemented:

- Online Banking & Bank Web Site
- Online Banking E-Statements
- Bill Payments for Online Banking
- Online Banking Checks Imaging
- Bank Account Payable
- Data Warehouse – CRM – Reporting for
- Management Customer and Organization
- Profitability
- Cost Allocation for Profitability
- Fix Assets
- Official Checks Reconciliation system
  Check 21 (FedForward , FedReceipt and FedReturn Implementation)
- Remote Check Scanning System
- Customers Paper Statements with Images
- Fees Generator posting control

- Documents Imaging, Scan & Index
- Different systems Integration with
  Banking Core System (AS/400)
- Web Services B2B for Wire Transfers.
- Electronic Accounts Opening
- Tellers Cash Control & CTRs
- W8 Renewal Control, Printing
- BSA – AML Control & Monitoring
- OFAC , FINCEN & Internal List
  Customer Search
- Tellers Official Checks & Wire Transfers
- Deposit Automation
- Third Party Software Integration and Implement
  Sendero Profitability System
    - Assist AML System
    - Profitvision

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Education and Skills

30 Years of Technology Experience and IT Training.

- + 20 Project Management
- + 20 AS/400 - RPG/400 , Cobol/400, SDA, CL and Qry/400
- + 15 Windows Servers 2003-2012, SQL Server 2008-2012, IIS Administration
- + 15 Networking, SANs and Firewall Administration and Deployment
- + 5 Virtualization VMware
- +5 SharePoint Administration and implementation
- + 10 VB.NET, ADO.NET, ASP.NET, JavaScript. windows and web programming
- + 4 Net Web Services
- + 7 Crystal Report .Net, Crystal Report
- + 10 Data warehouse SQL 2005- 2008-2012 DTSx, OLAP Tools , Stored Procedures and Jobs
- + 2 IBM MQ Series .net -AS/400

20 Years of Banking Experience and Training Banking Regulation
- Core Banking Systems: Fiserv , Kirchman, Metavante, and Datapro
- BSA/AML System (ECS and Assist)
- Branch Capture, Remote Capture, Mobile Capture, ATM Capture
- ACHs, OFAC, and Wire Transfers Systems (FedLink)
- Online Banking, Mobile Banking (Q2)
- Sendero Profitability System and Assets and Liability System
- Loan Document Generation and Document Imaging Systems

Regulations:
- Real Estate Settlement Procedures Act (RESPA)
- Bank Protection Act
- Electronic Funds Transfer Act (Reg E)
- Expedited Funds Availability Act (Reg CC)
- Fair Debt Collection Practices Act
- Fair Lending
- Flood Disaster Protection Act
- Privacy for Customer Contact Personnel
- Recognizing and Preventing UDAAP
- Reg Z Overview
- Reserve Requirements for Depository Institutions (Reg D)
- The Consumer Remittance Rule
- BSA/AML Regulations

USB .   **1982-1985**
Caracas, Venezuela.
Degree in Computer Engineer .