September 29, 2019

One Park Financial

3390 Mary Street, Suite 216

Coconut Grove, FL 33133

Dear One Park Financial:

The CTO role at One Park Financial is an exciting opportunity to enable a rapidly growing fintech through technology. The CTO role fits well with my experience starting as a developer, progressing to CTO roles at large banks and software companies, and now helping private equity firms rapidly scale fintechs. Results include:

* Led technology for a fast-growth bank/fintech focused on student loan refinancing and small business banking, leading to acquisition by KeyBank.
* Rapidly restructured the technology team and architecture at a prime broker providing liquidity to retail fx and options broker-dealers, leading to acquisition by ISAM, a London-based hedge fund.
* Led deep digital transformation of several acquired consumer marketing technology companies at Experian. We significantly accelerated analytics and machine learning innovation, leading to acquisition of the business unit by a private equity investor.

Can we discuss how to fulfill One Park Financial’s needs? Please reach me at [jeremyjlehman@gmail.com](mailto:jeremyjlehman@gmail.com) or 917 225 2011.

Best regards,

Jeremy Lehman

**Jeremy Lehman** [jeremyjlehman@gmail.com](mailto:jeremyjlehman@gmail.com) 917 225 2011

Fintech and banking technology leader. Apply experience from sophisticated software businesses and banks to growth companies. Progressed from developer to CTO to now guiding fast growth fintechs. Hands-on with .NET and Salesforce.

*•* Led development of web and mobile UX, and analytics for targeting digital marketing, for student loan refinancing and mortgages at Laurel Road Bank, a fintech, leading to acquisition by KeyBank.

*•* Built a new technology team and architecture for a prime broker providing liquidity to retail fx and options broker-dealers. Technology innovation led to acquisition by ISAM, a London-based hedge fund.

*•* University of Miami alumni with South Florida relationships for recruiting talent.

**EXPERIENCE**

**Machine Intelligence**, Managing Partner and Co-CTO, 2014-present.

Lead a professional services practice primarily engaged by private equity sponsors to accelerate technology execution, innovation, and financial efficiency at fintech companies.

• Alva Reputation Intelligence: Restructured product and technology teams and processes. Inventing natural language abilities to quantify how news and media impacts markets. Pioneering an advanced form of deep learning (ULMFiT language models with LSTM neural nets). Cut infrastructure costs 35% moving to AWS. Joined board.

• European small business bank: Guided planning to form a US subsidiary for a very high growth fintech/bank.

• Global banking software provider: Designed machine learning models to increase cross sell, and predictive models to optimize recovering non-performing personal loan and card accounts.

• ISAM: Led technology for a prime broker migrating to Azure, unifying data across functional areas, applying machine learning to model trading counterparty behaviors, and strengthening compliance.

• Laurel Road Bank: Developed a technology roadmap for small business banking. Served as interim CIO during an FDIC exam. Rapidly matured cybersecurity readiness per NIST/CAT. Improved student loan refi marketing results via analytics.

**Experian**, EVP-Global Product Development & Delivery, Marketing Services, 2011-2014

Led transformation of several acquired email marketing and direct mail data companies into a global category leader in omnichannel digital marketing. Led product, technology, and data center operations. Enabled clients including Amazon, BoA, Citi, and Google to identify, understand, and intelligently engage consumers.

• Defined product roadmaps and portfolio simplification to re-allocate investment. Formed partnerships in a global matrix. Self-funded AI investments and partnered with peers to balance quarterly earnings with innovation investments.

• Engineered a system analyzing >5 trillion events annually to identify, segment, target, and engage consumers in omnichannel campaigns. Applied design patterns from low latency trading architecture to digital marketing.

• Successfully delivered a complex initiative consolidating 36 data centers to 6, saving $12mm annually.

We consolidated compliance, controls, and cybersecurity globally leading to a significant reduction in audit findings.

Fostered a creative culture to attract talent with hack days, open source contributions, and a Jedi Council for architects.

Results: reduced technology costs 3% CAGR while revenue grew 27%. Led the industry with a ~20% female engineering team. Forged a true global operating unit, grew sales while expanding margin, and successfully exited to a PE acquiror.

**Barclays Capital**; Head of Sales, Wealth Management, Investment Banking, and Research Technology; 2010-2011

Collaborated with COOs to define strategy, then created a new analytic capability and pioneered predictive analytics. Integrated customer and transaction data across business units and from Lehman Brothers. Applied data science to sales processes for a $14B business. Measurably increased cross sell. Voluntarily left due to UK government changes.

• Engineered proprietary techniques to scale SQL Server leading to discussions with Microsoft on licensing IP.

**Point72**, interim business unit CIO, 2008-2009**.** Led technology and compliance functions for a broker/dealer and fund of funds. Accelerated delivery with offshore teams using agile techniques. Engineered C#-based trading and risk systems.

**Citigroup**, CTO, Global Equities, 2005-2008

Led a complex initiative to reinvent trading and risk systems to achieve competitive edge in electronic trading. Partnered closely with business leaders to align technology to business priorities. Collaborated with global peers to accelerate development through shared frameworks, peer reviews, continuous integration, and automated testing.

*• Latency:* Achieved market-leading low latency via Quantum, a highly optimized C++ framework accessed via Java front-end applications. For several years, Citi provided the lowest latency DMA (direct market access) in global markets.

*• Analytics:* Unified real time risk metrics across all equity-linked securities. Engineered a Windows HPC computing grid with >3000 cores. Designed a proprietary low latency distributed cache paired with custom blade servers.

Executed roadmaps across London, New York, Tokyo, Hong Kong, and Sydney. Results included reducing costs ~60% e.g. moved internal crossing (matching buy/sell orders) from 288 Sun SPARC CPUs to 64 low cost Intel CPUs on Linux.

Invested in high performance computing and analytics companies and served as an operating advisor. Key exit: advised Paracell inventing a new form of data warehouse, then licensed IP to Amazon to form AWS Redshift.

**Thomson Reuters**, CTO and Head of Professional Services, Investment Management Group, 2002-2005

Executed a business strategy to transform six acquired companies. We integrated raw data into a high-quality data set, added analytics and then workflows, and connected sell side and buy side users. Profiled in a Wharton case study.

• Delivered each major release on time and on budget, e.g. for a challenged, 3-year project to rebuild portfolio analytics, triaged people, started agile, and personally designed architecture. The product shipped in 9 months.

• Enabled new analytic capabilities by partnering with Intel and Microsoft as very early adopters of 64-bit databases.

• Led Services with P&L responsibility, growing revenues 73% over three years via repeatable consulting offerings.

**Microsoft Corporation**, Chief Architect and acting Industry Manager for Capital Markets, 1999-2002.

Dual role leading technology and business strategy. Designed high performance trading applications and features for SQL Server and Excel. Increased revenue by aligning product, services, sales, and marketing on integrated priorities.

• Seconded to CorpDev to form Ipreo as a joint venture with Citigroup, Merrill Lynch, and Thomson Financial.

• Recognized as an “Outstanding Achiever” in the Enterprise & Partner Group, and as a “Key Contributor” to .NET.

**Deloitte Consulting**, Engagement Manager, 1997-1999.

Initially led technology strategy within enterprise transformation projects, then joined a competitive strategy practice.

Promoted in year one to manage client engagements. Coded BI dashboards and SQL Server and Oracle data warehouses.

**U.S. Army**, Infantry officer, 10th Mountain Division, 1993-1996.

Led a platoon of light infantry to deploy, fight, and win. Received highest possible ratings for officer performance. One of five people in a class of 120 to pass Ranger School without recycling any phase. In 2010, trained for Special Forces.

**EDUCATION**

• Advanced Management Program, Harvard Business School

• MBA, University of Miami, finance, Distinguished Military Graduate

• BBA, University of Miami, finance, Dean’s List and Honors Program

Continuous learning: recent Amazon Web Services certification.