

Caroline Williamson

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An **Executive Technology Leader** with 20+ years of success developing and executing technology strategies, implementing digital transformation initiatives, and driving operations to optimise business outcomes. Strong consulting and relationship building skills with business executives, stakeholders, and strategic partners with the ability to present with impact and influence. Builds high performing teams, inspiring others to innovate and collaborate to achieve business goals. Led teams of 250+ FTE in complex and matrixed environments, managed budgets of \$300M+, supporting 40k employees and 5 million customers. Broad business and technology executive experience in Energy, Financial Services, Telecommunications, and Consulting globally.

KEY DELIVERABLES

Technology Strategy & Roadmap	Leads High Performing Teams	Data & AI Strategy
Delivery Executive & Sponsor	Business Relationship Management	Enterprise Platforms
Digital Transformation	Vendor & Contract Management	Cyber & Information Security
Technology Simplification	Global Multifunctional Teams	Enterprise Architecture

RESULTS

- **Technology Strategy and Roadmap** Partnered with Business Executives to understand business strategy, developed technology strategy to achieve business growth, drive simplification, optimise application portfolio, reduce operational risks, and adhere to regulatory requirements.
- **Transformation and Execution Leadership** Led business transformation initiatives aimed at optimising efficiency, reducing costs, and fostering sustainable growth through implementation of innovative strategies and best practices.
- **Enterprise Platforms, Data & AI Strategy and Management** Led design and architecture for enterprise and data solutions leveraging existing platforms and reusable architectures, leveraging best practices, and new emerging technologies to deliver business outcomes.
- **Physical, Cyber & Information Security** Implemented strategies and initiatives to protect Customers and Employees from security threats.
- **Builds High Performance Teams** Drives high accountability and performance within multi-functional teams. Has led teams of 250+ employees and achieved engagement scores from 67% to 84%.
- **Technology Thought Leader** Stays up to date with emerging trends to unlock new business opportunities. Successful negotiation and influencing skills with business stakeholders and strategic partners to achieve technology decisions and outcomes.

CAREER OVERVIEW

Year	Company	Position
2024 – Current	Jemena	General Manager Corporate Technology, Data, Analytics & AI
2023 – 2024	Nutun	Chief Technology Officer Consultant
2016 – 2023	Westpac	Head of Technology
		- Consumer Bank (Unsecured Lending, Transactional Banking, Product, Marketing, Customer Journeys & Omni Channels)
		- Corporate Services and Wealth Divisions
		Executive Equilibrium Program
2014 – 2016	Sabbatical	
2010 – 2014	Deloitte	Director Portfolio Management Office
Prior to 2009	IDP Education	Business Transformation Program Director
	Telstra	General Manager Broadband and Foxtel
	Brightstar	Regional Business Development & Strategy Director Asia, Africa, Middle East
	SMS Consulting	Program Manager, Telstra Mobile and ANZ Bank
	IBM	Telstra Account, IT Business Analyst and Project Manager

JEMENA**June 2024 – Current****General Manager Corporate Technology, Data, Analytics and AI**

Jemena owns and operates over \$12 billion in energy assets, supplying essential services everyday to millions of households and businesses across the East Coast of Australia and the Northern Territory. In this role, I provide strategic leadership, drive end-to-end digital outcomes for Corporate Functions and implement Data and AI capabilities across Jemena and Zinfra.

Key Achievements to Date

- Developed the Group's first Technology Strategy and 5-Year Roadmap for Corporate functions setting clear vision for the future.
- Led Data Strategy, Data Governance Policies and Enterprise Data Platform implementation.
- Championed AI Roadmap, leading the rollout of Microsoft Copilot and other AI Use Cases to optimise business processes, workflows and customer experience.
- Launched AI Week with 12 technology strategic partners including Microsoft, AWS, ServiceNow, to educate our teams and showcase the possibilities of AI.
- Leading the SAP Strategy and Planning for the upcoming S4Hana Upgrade.
- Restructured the team and brought in new talent to deliver on our strategies and plans, fostering a culture of innovation and excellence.

NUTUN**June 2023 – May 2024****Chief Technology Officer**

Nutun Australia is comprised of Recoveries Corp, Milton and Graham and Mason Black Mendelson and provides debt recoveries management, commercial litigation, and legal services to some of Australia's top 50 ASX companies in the areas of banking, government, utilities, telecommunication, and insurance.

Key Achievements

- Reporting to the CEO, led the IT due diligence process for the sale of the Australian division.
- Conducted a strategic review of the technology landscape; evaluated current state, provided a recommendation on future state technology investments and strategic implementation roadmap to increase revenue, optimise operations and enhance customer journeys. Presented the report to a Board Member.
- Led the technical integration of Milton and Graham (new acquisition) with Recoveries Corp.

WESTPAC GROUP**August 2017 – May 2023****Head of Technology, Corporate Services**

Led the Corporate Services/Shared Services technology function comprising a team of 200+ technologists across a matrix structure, with a budget of >\$200M accountable for end-to-end technology function, partnering with Business Executive Team to develop Technology Roadmap aligned with business strategy, driving transformation and delivery of change and led operational activities for the application portfolio.

Key Achievements**Strategy**

- Developed Technology Roadmap providing current state technology landscape, risks and issues, 3-year view of technology investments and architecture enabling business strategy. Roadmap approved annually by Westpac Board and APRA.
- Simplified and modernised Group Property and Physical Security technology landscape, improving customer and employee experience, meeting Group service availability targets and reducing operational costs YOY by 10%.
- Led solution design and architecture to simplify and consolidate Group's Customer Complaints systems from 6 to 1 whilst managing 300,000 customer complaints / year.

Change the Bank: Transformation and Execution

- Led technology design and delivery for \$120M Advice Remediation Program delivering >\$1.6B payments to >350,000 customers. Team size >300
 - Met APRA regulatory requirements and timelines by delivering end-to-end technical solution comprising enterprise platforms and tactical solutions including data environment and analytics, workflow, CRM, call centre and payments solutions and archiving 46TB of data.
- Led a multi-year \$76M digital procurement transformation program to simplify business processes and consolidate 5 different applications to 1, whilst handling > \$5B payments to >2,500 suppliers, deliver supplier risk assessments as per APRA standards and return \$30-40M in business benefits annually. Team size >200.
- Led technical design and delivery for Delegations of Authority solution simplifying and setting standards for managing expense approval thresholds; achieved Board approval.
- Implemented Physical Security, Risk Assessment and Business Continuity solutions, meeting APRA CPS230 compliance.
- Implemented alarm solution used nationally in > 1,000 retail branches and at all corporate sites keeping customers and employees safe.
- Implemented matter and document management solution conforming with Group data policies and governance processes.
- Implemented Corporate Property Workplace Technology tools supporting a hybrid workforce for 40,000 employees.
- Provided Technology oversight as Steering Committee Member for new \$1B corporate building at Paramatta.

Run the Bank - Technology Operational Management

- Drove operations and support for 83 applications across 7 technology domains, ensuring service availability targets of 98.8% achieved for 40,000 employees and 5M customers.
- Managed Level 1, 2 and 3 support, incident management and resolution, reducing incidents by 10% YOY.
- Achieved 10% YOY cost reduction by simplifying, modernising and automating processes for 7 technology domains.
- Applied automated testing to enterprise program saving \$2M annually in testing costs – no need for UAT \$10M testing budget.
- Implemented Persistent Team model delivering a consistent way to fund continuous change backlog for enterprise platforms and retain key resources and technical knowledge in domains.
 - Model used Group-wide due to its success keeping platforms current and changing funding model, streamlining consistent level of support and ensuring physical security across 1,000 branch network.
- Managed Technology risks for the Corporate Services division, presented technology risks to Technology Risk Committees.
- Established technology function for Customer and Corporate Relations division expanded to create Group Corporate Services, including team set up, developing technology roadmap, and realigning technology portfolio to the new division supporting > 1M customers.
- Member, Women in Technology Network, mentoring and supporting women's careers in technology.
- Member, Technology Learning Working Group, future proofing technical talent, capabilities, and resources enabling Group technology agenda.

WESTPAC GROUP

2016 - 2019

Head of Technology – Consumer Bank Unsecured Lending, Transactional Banking, Product, Marketing, Customer Journeys and Omni Channel

Accountable for developing the technology roadmap and implementation of technology initiatives in the Consumer Bank, ensuring alignment with business goals. Executive Technology Lead for Westpac's

Customer Journey Hub; developed a technology blueprint for cards, loans and transactional banking to modernise customer journeys and consolidate application portfolio. Responsible for overseeing the management of technology resources, budgets, and partnerships to optimise operational efficiency and support business growth. Led a team of >250 employees in a matrix structure and managed a budget of >\$200M. Managed application portfolio across > 500 critical applications for Consumer Bank.

Key Achievements

Strategy

- Developed Product Simplification Roadmap identifying opportunities to rationalise application portfolio across Westpac, Bank of Melbourne, St George, Bank SA, RAMS:
 - Reduced operational costs by > \$5M by migrating > 400,000 customers to new products, and reducing >120 products across product systems.
- Developed and implemented Digital Payments Refresh Strategy for St George customers, simplifying payments technology ecosystem targeting cost reduction on both run and change by 30-50%.
- Technology Lead for Customer Journey Transformation Hub improving customer experience by mapping the journey process, systems, pain points and regulatory requirements, leading to redesign and restructure of the Group to a lines of business model.

Change the Bank – Transformation and Execution

- Delivered new Cards and Personal Loan form (Web and Mobile Apps) to lift straight through processing from 10% to 48%.
- Partnered with NSW Transport Opal Contactless technology team, enabling > 3M customers to use their contactless Debit or Credit Cards to pay for trips.
- Delivered \$16M technology solution for co-branded AMEX / Westpac Credit Card with loyalty program generating > \$117m revenue.
- Saved \$40M / year by delivering interest rate and pricing solution.
- Implemented Online Debit Request Form overcoming 20% application rejections due to poor processes.
- Delivered One Click Online PIN Program for new Westpac and St George Customers to select their first time PIN at activation via online banking, reducing in-branch PIN changes by 85%.
- Implemented Consumer Transaction Controls for Credit Cards via online banking enabling customers to set credit card limits and gain greater spending control, meeting APRA regulations.
- Saved \$10M / year by implementing self-service Microsite solution for Marketing team.

Run the Bank - Technology Operational Management

- Delivered mortgage, deposit, and transaction banking interest rate changes for 5M customers.
- Managed > 500 critical rated product applications, meeting service availability levels of 99.98%.

WESTPAC GROUP

2016 - 2017

Equilibrium Executive Leadership Program

1 of 5 women out of +300 applicants accepted to this 1-year Executive Leadership Program developed by Brian Hartzler (former CEO of Westpac) to engage senior women leaders from other industries and encourage greater gender diversity in leadership roles by providing access to learn about different areas of banking.

Sabbatical

2014 - 2016

DELOITTE TOUCH TOMAHTSU

2010 - 2014 Director - National Portfolio Management Office

As part of Technology Executive Leadership team, led planning, delivery and governance of technology portfolio, engaged with business leaders to understand technology requirements, ensure technology

investments aligned and prioritised to strategy and provided oversight for delivery of the project portfolio.

Key Achievements

- Reengineered PMO and led delivery of project portfolio, with average portfolio value \$30M p.a., achieving on average 90% delivery success rate.
- Business Woman of the Year NSW National Finalist.
- Member, Inspiring Women Leadership and Strategy Group

Q U A L I F I C A T I O N S

- **Bachelor of Arts (Chinese and International Business)** Deakin University
- **Bachelor of Commerce (Economics and Marketing)** Deakin University
- **Fluent in French**

R E F E R E N C E S

Available Upon Request