

# CHRIS LUTH

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## GROWTH EXECUTIVE - TECHNOLOGY

Technology growth executive with experience rapidly generating new revenue and creating new business lines. Proven track record of growing client value through high impact products and user experiences.

### PROFESSIONAL EXPERIENCE

#### **BUD FINANCIAL INC, Dover, DE (remote)**

**2023 – 2024**

##### **Head of US Product Pre-Sales**

Led commercial and operational functions to transition Bud from the UK market to the United States. Built products driven by emerging technologies in retail finance and Generative AI. Delivered high value clients.

- Defined go to market and delivered product market fit for expansion from the United Kingdom into the United States
- Established presence in a new country, growing from nothing in January 2023 to multiple enterprise and startup clients by 2024
- Owned customer relationships for strategic deals in a new market, including negotiation, deal closing, and in market launch
- Developed business cases and led research, design, and requirement creation for Generative AI products that were the first of their kind in the financial industry
- Automated time-critical deliverables used for the technical due diligence of every deal, cutting turnaround time from 6 weeks to 2 days
- Presented initial product pitches and demonstrations to executives at enterprise clients to align on their preferred solution and to move 20+ deals forward from lead to active deal
- Introduced the first internal RFP process and reduced RFP turnaround from one month to one week, enabling the company to pass all enterprise RFPs
- Oversaw marketing initiatives that generated 100+ qualified leads across the US Market, including budgeting, campaign creation, and monitoring
- Led event strategy for both industry and technical conferences
- Accountable for creating high impact brand and product content including videos, blogs, and webinars

#### **MOVEN INC, Fort Lauderdale, FL (remote)**

**2021 – 2022**

##### **Head of Product**

Lead product, design, customer success, data science, and delivery functions to turn Moven into a sustainable SaaS business for digital banking and embedded finance. Build a product driven by integration and data analysis to impact underbanked segments.

- Launched two new consumer digital banking products for bank and fintech clients
- Completed five client go lives in nine months compared to three go lives in five prior years

**MOVEN INC, continued**

- Delivered essential demos, marketing, and roadmaps to make the growth team self sufficient
- Achieved over 100% net renewal rate by giving clients tangible value to acquire and build customer relationships
- Managed executive-level decisions with shareholders and clients to align stakeholders on strategy and roadmap
- Established high value partners to provide clients with access to new data and features

**MISSION LANE LLC., Richmond, VA****2020 – 2021****Account Management Senior Product Manager**

Led product strategy and delivery of back-end customer platforms to support 100% annual portfolio growth.

- Updated delivery process, getting migration of lead SaaS vendor on schedule for a fixed delivery date and onboarding six “surge” teams
- Shaped the re-platforming roadmap across ten teams
- Maintained COVID relief program for 20% of customers during the pandemic, spearheading a strategy that joined the corporate mission and resilient economics
- Independently identified and resolved key gaps in Product Recruiting

**NCINO INC., Wilmington, NC****2017 – 2020****Retail Banking Senior Product Manager (2019 - 2020)**

Led expansion of Retail Lending loan origination software for banks with \$.1B - \$1T+ in assets.

- Prepared API first strategy to expand across lending segments, including home, small business, and automotive
- Acquired sixteen new clients in the second year, focusing on institutions with over \$10 billion in assets and delivering over \$3 million in annual licensing revenue
- Created solutions to meet fixed delivery dates to save 10+ prospects and projects that were at risk of being lost
- Led six engineering teams to 100% on time delivery for fixed release dates twice per year over three years
- Developed six new hires to independently own new features and critical delivery processes

**Retail Lending Product Manager (2017 - 2019)**

Owned go to market strategy and delivery for launch of Retail Lending software to early adopters.

- Provided expertise in complex segments and features to create and launch new product line
- Rapidly defined and delivered market leading features in automation, user interfaces, external API integrations, and data normalization
- Provided much needed vision and leadership for product and engineering teams to deliver new products in market on time
- Delivered four new clients in the first year of the product, totalling \$200,000+ in annual licensing revenue

**CAPITAL ONE FINANCIAL CORP., Richmond, VA****2008 – 2017****Product Manager (2013 - 2017)**

Led portfolio of credit card products and technology platforms for major credit card issuer

- Integrated a portfolio of 10M card accounts acquired from a competitor and owned portfolio of 6M new accounts/year, increasing bookings 300,000 accounts annually
- Delivered operational savings of \$0.5M while turning around over-budget IT projects that had been behind schedule
- Won award from CTO for turning around a high-impact technology update and introducing new technology to engineering teams
- Selected for company's Advanced Credit College and annual Credit Summit

**Business Manager (2008 - 2013)**

Led projects to define campaigns, IT capabilities, and measurement goals for online marketing.

- Reduced small business marketing cost 25% per new account originated and booked 100,000+ new Small Business accounts over 2.5 years during the Great Recession
- Won highest corporate award twice for Spark Business and Venture for Business launches

**EDUCATION**

DUKE UNIVERSITY, Durham, NC – **BS in Economics** and **BA in Classic Studies**

**Certification:** Certified Product Manager, SAFe Scaled Agile Framework, Salesforce Admin

**Additional Training:** Retail Banking, Analysis, Agile Delivery