

# RAYCART ORE

Hamilton New Zealand • +64. 204.338.775 • [raycart.ore@gmail.com](mailto:raycart.ore@gmail.com) •  
[www.linkedin.com/in/raycartore](https://www.linkedin.com/in/raycartore)

DIGITAL TECHNOLOGY LEADER | PROGRAM MANAGER | CERTIFIED SCRUM MASTER

## PROFESSIONAL SUMMARY

**Digital Technology Leader** with 20+ years driving banking transformation and delivering high-impact IT solutions. Recently relocated to Hamilton New Zealand and currently pursuing **Master of Applied Information Technology** at Wintec (completion November 2026) while seeking opportunities in digital project management and technology delivery.

**Proven track record:** Led projects generating PHP 1.5B+ in value, delivered 105% increase in digital account openings, and reduced delivery timelines by 20%. Former **Digital Technology Delivery Lead** with expertise in e-Channels, mobile banking, and card payment systems.

**Core expertise:** Digital banking transformation • Project/Program management • Risk mitigation • Vendor partnerships • Six Sigma process optimization • Cross-functional team leadership

**Certifications:** Scrum Master (PSM1) • SAFe 6 Practitioner • Six Sigma Yellow Belt • ITIL Foundation

## KEY SKILLS

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|------------------------|----------------------|------------------------|------------------|
| ➤ Business Development | ➤ Scaled Agile       | ➤ Digital & e-Channels | ➤ Budgeting      |
| ➤ Vendor Management    | ➤ Scrum Master PSM1  | ➤ Digital Strategy     | ➤ Administration |
| ➤ Risk Management      | ➤ Project Management | ➤ Card Payments        | ➤ Cyber Security |
| ➤ Project Management   | ➤ Mobile Banking     | ➤ Internet Banking     | ➤ IAM Systems    |

## PROFESSIONAL EXPERIENCE

### SAVP – Digital Tech Delivery Lead, Security Bank Corporation, Makati City, Philippines | Jan 2023 – Jun 2025

As a Digital Technology Delivery Lead, I am tasked to oversee the planning, execution, and delivery of digital projects, ensuring alignment with business goals. Manage cross-functional teams, drive technical solutions, and ensure timely, on-budget project completion.

#### Responsibilities

- Lead cross-functional teams to deliver digital projects on time and within budget, ensuring alignment with strategic objectives.
- Manage the end-to-end project lifecycle, from planning and resource allocation to execution and post-launch evaluation.
- Collaborate with stakeholders to define project scope, technical requirements, and deliverables.
- Identify risks and implement mitigation strategies to ensure successful project outcomes and continuous improvement.

#### Successes

- Successfully launched the bank's eKYC (electronic Know Your Customer) online onboarding platform, boosting new-to-bank CASA account openings by 105% within six months post-launch. Delivered Php5M in total project savings upon completion.
- Implemented a new agile project management framework, reducing project delivery timelines by 20% while maintaining high quality and customer satisfaction.
- Improved cross-functional team collaboration, leading to a 25% increase in project efficiency and faster time-to-market for new features.

As a Program and Project Manager, I oversee the planning, execution, and delivery of complex technology programs, ensuring alignment with business objectives. I manage cross-functional teams, budgets, and timelines to successfully deliver high-impact projects on time and within scope.

#### **Responsibilities**

- **Project Coordination:** Manage the planning, execution, and delivery of technology projects, ensuring they align with organizational goals and are completed on time and within budget.
- **Team Leadership:** Lead cross-functional teams, fostering collaboration and communication to ensure successful project outcomes and efficient resource utilization.
- **Risk and Issue Management:** Identify potential risks and issues throughout the project lifecycle, implementing strategies to mitigate them and ensuring proactive communication with stakeholders.

#### **Successes**

- Spearheaded the bank's migration from unsecured magstripe cards to a more secure EMV chip and cardless technology, significantly reducing card-related incidents by approximately 87% while ensuring full compliance with central bank regulations.
- Spearheaded the replacement of the bank's obsolete card and ATM switch systems with a joint project budget of 1.5 billion Philippine pesos (approximately \$26M), resulting in a 400% increase in processing and authorization capacity.
- Spearheaded the implementation of the bank's first mobile banking application for both iOS and Android, significantly expanding access to millions of clients transitioning from traditional branch and phone banking.

**AM – Systems Implementation Officer**, Planters Development Bank, Makati City, *Philippines* | Sep 2012 – Jul 2014

This position is responsible for assessing existing system functionalities and evaluating new technologies to enhance operational processes. Responsibilities include collaborating with ITCD and Project Management to optimize access parameters and translate process improvement initiatives into effective business solutions.

#### **Responsibilities**

- **System Deployment:** Lead the implementation and rollout of IT systems, ensuring seamless integration with existing infrastructure and alignment with organizational goals.
- **Technical Support:** Provide post-implementation support and troubleshooting to ensure smooth system operations, working closely with IT teams and end-users to resolve issues promptly.
- **Stakeholder Collaboration:** Collaborate with cross-functional teams to gather requirements, customize system functionalities, and ensure successful adoption of new technologies across the organization.

#### **Successes**

- Played a key role in the successful core systems migration of Planters Development Bank to China Bank following the merger, completing the project ahead of schedule with minimal post-migration issues.
- Spearheaded the implementation and upgrade of loan processing and wealth management systems, resulting in a 45% increase in new loan bookings and a 75% improvement in departmental productivity.
- Led the data clean-up and strategic migration of 2.3 million loan accounts to the new core banking system, ensuring all risks were mitigated and potential issues addressed within the committed turnaround time (TAT).

**JAM – Corp. Loans Supervisor**, East West Banking Corporation, Bonifacio Global City, *Philippines* | Mar 2011 – Sep 2012

Oversee the daily operations of the corporate loans processing team, ensuring all products and services are executed in compliance with internal and external policies. Ensure timely delivery within prescribed turnaround times, while maintaining high operational standards.

#### **Responsibilities**

- **Team Supervision:** Oversee and manage the day-to-day activities of the corporate loans processing team, ensuring efficient workflow and adherence to service-level agreements (SLAs).
- **Compliance and Risk Management:** Ensure that all loan processing activities comply with internal policies, regulatory requirements, and risk management protocols.
- **Performance Monitoring:** Track and assess the team's performance, providing guidance and support to meet productivity goals, while ensuring timely and accurate loan processing.

#### **Successes**

- Played a pivotal role in expanding the team from 4 to 10 members, resulting in a 370% increase in corporate loan bookings and processing. This growth facilitated total loan bookings of Php35B (approximately \$611M) within an eight-month period.

- Streamlined the team's daily operational processes by eliminating inefficiencies, reducing overtime, and consistently meeting or exceeding monthly targets.
- Ensured that all audit and regulatory findings from the department were promptly addressed and resolved, leading to a perfect rating for the group at the end of the fiscal year.

#### **JAM – Credit Control Head, East West Banking Corporation, Bonifacio Global City, Philippines | Mar 2010 – Mar 2011**

This position is responsible for ensuring the smooth, timely, and accurate execution of credit control activities. This includes the efficient management of commitment facilities, encompassing setup, utilization, and reversals, all while strictly adhering to bank policies, procedures, and regulatory requirements.

##### **Responsibilities**

- **Credit Risk Management:** Develop and implement credit control policies and procedures to effectively manage credit risk, ensuring compliance with regulatory requirements and internal guidelines.
- **Team Leadership and Development:** Lead and mentor the credit control team, fostering a culture of accountability and continuous improvement to enhance performance and efficiency in credit management processes.
- **Monitoring and Reporting:** Oversee the monitoring of credit portfolios, analyzing performance metrics and trends, and providing regular reports to senior management on credit exposures and recovery efforts.

##### **Successes**

- Successfully established and set up the Credit Control Unit at East West Bank, a critical requirement from the Bangko Sentral ng Pilipinas prior to granting the bank its Universal Banking License.
- Developed business operating procedures and implementation guidelines for the newly established department, ensuring alignment with the policies and procedures of other departments and divisions.
- Spearheaded the setup and configuration of the bank's centralized credit limit and exposure management system for all corporate and government clients.

#### **JAM – Wholesale Officer, AIG Philam Savings Bank, Makati City, Philippines | May 2009 – Mar 2010**

This position is responsible for managing and maintaining wholesale operations for Ford Group Philippines and Mazda, ensuring efficient processes and strong relationships with key stakeholders.

##### **Responsibilities**

- **Credit Line Management:** Oversee the administration and management of credit line facilities for Ford and Mazda, ensuring efficient utilization and compliance with lending policies and regulatory requirements.
- **Relationship Building:** Foster and maintain strong relationships with key stakeholders, including dealerships and corporate clients, to facilitate credit approvals and resolve any issues related to credit line usage.
- **Risk Assessment and Monitoring:** Conduct regular risk assessments and monitor credit exposure related to Ford and Mazda accounts, providing insights and recommendations to senior management to mitigate potential risks.

##### **Successes**

- **Increased Sales Growth:** Achieved a significant increase in wholesale sales by implementing effective strategies and fostering strong partnerships with dealerships, resulting in a 15% growth over the fiscal year.
- **Operational Efficiency:** Enhanced operational efficiency by streamlining processes and reducing turnaround times for credit line approvals, contributing to improved customer satisfaction and retention.

#### **Associate – Teller & Head Office Operations, Philippine National Bank, Quezon City, Philippines | Jul 2004 – Mar 2009**

Responsible for overseeing bank teller and new accounts operations, with experience in head office Channel Management Operations, specifically in IT-related functions.

##### **Responsibilities**

- **Operational Oversight:** Manage daily bank teller and new accounts operations, ensuring compliance with policies, procedures, and customer service standards.
- **IT Integration:** Collaborate with IT teams to implement and optimize technology solutions that enhance operational efficiency and improve the customer experience in banking services.

##### **Successes**

- **Operational Oversight:** Manage daily bank teller and new accounts operations, ensuring compliance with policies, procedures, and customer service standards.
- **Process Improvement:** Implemented process enhancements that reduced account opening times by 30%, streamlining operations and increasing overall efficiency.

- **Accuracy and Compliance:** Maintained a 100% accuracy rate in transaction processing and compliance with regulatory standards, minimizing errors and ensuring adherence to banking regulations.

## EDUCATION

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**Master of Applied Information Technology**, Wintec - Waikato Institute of Technology, New Zealand (Nov2026)  
**Bachelor in Banking and Finance**, Polytechnic University of the Philippines, Sta. Mesa Manila  
**High School**, Central Colleges of the Philippines, Aurora Blvd. Quezon City

## CERTIFICATIONS & TRAINING

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**Professional Scrum Master 1**, Scrum.org, *Philippines*  
**Certified SAFe 6 Practitioner**, Scaled Agile Framework, *Philippines*  
**Six Sigma Yellow Belt**, ECCI Apex Global, *Philippines*  
**ITIL Foundation IT Service Management**, PeopleCert, AXELOS Global Best Practice, *Philippines*  
**IT Project Management**, Project Management Institute, *Philippines*  
**Career Service Professional**, Civil Service Commission, *Philippines*

## TECHNICAL PROFICIENCIES

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Project Management Methodologies | Resource Allocation | Risk Management | Budget Management | Stakeholder Management | Change Management | Quality Assurance | Technical Documentation | Systems Integration | Data Analysis | IT Infrastructure | Vendor Management | Agile Tools | Communication Tools | Technical Support | Performance Metrics | Training and Development |