

VISHAL MATHUR

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Hands-On Technologist & Architect: Driving 10x Engineering Productivity and Growth

Transformational technology leader with a proven track record of building high-velocity teams and delivering exceptional results across diverse industries, including eCommerce, FinTech, Risk Management, and Hospitality. Skilled at championing agile methodologies, automation, and API-first strategies to accelerate innovation and drive business value. A compelling storyteller who inspires teams and fosters a culture of collaboration and continuous improvement.

Key Differentiators & Accomplishments

- **Hands-On Technologist & Architect:** Certified expert in AI, Cloud, and Solution Architecture, bridging technical and business requirements, fostering high-performing engineering teams that consistently deliver 10x productivity and innovation.
- **Digital Transformation Catalyst:** Spearheaded a comprehensive digital transformation initiative, resulting in a **120%** YoY increase in online revenue and a **40%** reduction in workforce through Agile methodologies and modernized architecture (React/Node/Cloud).
- **Scaled Agile & DevOps Adoption:** Led a comprehensive Agile and DevOps transformation across 24 cross-functional teams, best practices that reduced development time by 50% and accelerated velocity.
- **Operational Excellence & Automation:** Led the rapid automation of 'Hardship' workflows during the COVID-19 pandemic, generating **\$10M+** in annual cost savings and supporting **200+** small businesses.
- **API-First Strategist:** Developed and implemented an API-first strategy with **40+** enterprise-wide APIs, reducing reliance on batch processing by **70%** and improving operational efficiency. Led infrastructure improvements across two data centers with **32** nodes, increasing availability from 98% to **99.99%**.
- **Inspirational Leader & Change Catalyst:** Successfully led organizations of **250+** technical professionals, fostering a culture of collaboration and continuous improvement. Passionate about empowering individuals and teams, I initiated "**Developer Day**," a conference-style knowledge-sharing platform for engineers, fostering collaboration, improving communication, and driving significant enhancements in culture and performance.

Skills

- **Executive Leadership:** Strategy, Talent Development, Conflict Resolution, and Decision-Making.
- **Technology Strategy & Architecture:** Enterprise architecture (TOGAF, SOA), Open Source, Kafka.
- **Software Development:** Hands-on coding (Python, Java, Data Structures), Databases (Vector, SQL, NoSQL).
- **Agile, Cloud, and DevOps:** Agile methodologies (Scrum, SAFe), DevOps (CI/CD, Kubernetes).
- **AI and Emerging Technologies:** LLM implementation with RAG and Fine-tuning, Hallucination, LangChain.

Publications

- **Book:** ["IBM e-business Technology, Solution, and Design Overview"](#)
- **Article** - [Tech Leadership Decoded: From Watts Humphrey to Elon Musk – Balancing Tech Chops, People Skills, and the Power of Storytelling](#)
- **Article:** [Architecting Financial Services: Beyond the App and into the Mothership](#)
- **Article:** [Beyond the spaghetti code - Taming Integration chaos in the enterprise](#)

Certifications and Professional Development

- AWS/Azure Cloud Practitioner (2024)
- Oracle Generative AI Professional Certification (2024)
- Harvard's Certificate in Leadership Excellence Program (2019)
- Sun Certified Enterprise Architect (2008)
- IBM Certified Solution Designer (2001)

Patents

- System And Method For Single Page Banner Integration (US Patent - 20170024716)
- Transactional Data Transfer in a Network System (US Patent - 6839677)

Professional Experience

Robo Financials - Director/Partner (05/2021 - Present)

After a successful corporate career, started a company for FinTech research and investments.

- **FinTech Investment Portfolio Management** - Investments in the AI/semiconductor industry. Innovative view to access AI performance - talent trends, leadership, market sentiment, decoder/encoding benchmarks and others.
- **Advanced Technical Skills through Continuous Learning:** Maintained cutting-edge technical expertise, 10+ published articles, 3+ certifications (AI, AWS, Azure), and the successful development of a business chatbot.

American Express - Director of Engineering, Global Lending Risk and Fraud, 09/2017-05/2021. [\[LINK\]](#)

Reporting into the Unit CIO to spearhead organizational transformation, responsible for enhancing agility and product quality across a 300-person global acquisition (consumer and commercial) team. Streamlined processes and realigned teams, resulting in market release cycles from 14 to under 6 months. Resolved bottlenecks in critical Risk and Fraud services, improving time-to-market. Also led technical initiatives, notably centralizing the Fulfillment system's business logic into a unified API.

- **Optimized Scrum team structure for increased agility:** Implemented a matrix organizational structure for **24** scrum teams, aligning talent with domain expertise and resulting in a **50%** improvement in release cycles.
- **Spearheaded Platform-Wide Transformation:** During this transformation - improved code and user story quality, added **10+** new reusable services, shift left testing and enhanced CI/CD pipeline - saving **\$200K**.
- **Automated credit hardship workflows:** Pivoted project focus during COVID-19 to develop real-time APIs, saving American Express **\$10M+** annually and providing crucial support to **200+** small businesses.
- **Coaching:** Led an initiative to improve coding, macro design and failure scenarios, establishing a **'Developer Day'** conference. Trained 300 engineers, QA professionals, and managers across four global locations.

American Express - Director of Engineering, Digital Cards Acquisitions, 08/2012-09/2017. [\[LINK\]](#)

As the leader of an organization of 250+ highly technical employees, I managed the entire Card Acquisitions channel for the US market, driving over 50% of the company's revenue. This role demanded expertise in digital marketing, personalization, and managing 30+ B2B partnerships. Handling 30 million new card acquisitions annually across 3 geographies. My leadership ensured seamless operations and significant growth, demonstrating our commitment to innovation and excellence.

- **Transformed Engineering Group for Increased Agility and Revenue:** Spearheaded the modernization of a legacy tech stack to a React/Node/Java, microservice-based cloud architecture, reducing team size from **250 to 130** while increasing overall productivity by **73%** and driving a **120%** YoY increase in online revenue.
- **Reduced Consumer Complaint Violations by 90% through Proactive Compliance Strategy:** Developed a two-pronged approach to address high regulatory violations (CAPs). Net-net - Reduced by 90%.
- **Enabled Enhanced Customer Experience and Operational Efficiency:** Leveraged cloud and DevOps to automate CI/CD pipeline, saving **\$400K** annually and accelerating development.

American Express - Director Enterprise Architecture, Global Card Acquisition, 05/2008-08/2012. [\[Link\]](#)

As Enterprise Architect for the International Consumer Services Team, I was responsible for Architecture and Technology decisions for 800+ engineering organization. My role expanded to spearhead API strategy, securing executive buy-in for this transformative initiative through collaboration with IBM Distinguished Engineers and AXP leadership. This culminated in defining and orchestrating the migration to a Service-Oriented Architecture (SOA), significantly enhancing system flexibility, scalability, and integration capabilities.

- **Implemented Enterprise API Strategy and Established SOA/Web Services Standards:** Developed **40+** enterprise-wide APIs, reducing reliance on batch jobs by 70% and accelerating project delivery by **30%**.
- **Pioneered Adoption of Online Marketing Cutting-Edge Technologies:** Drove the adoption of innovative tools, Omniture web tracking, Test and Learn and Adobe Audience Manager.

Keane Inc and IBM Global Services, Software Engineer, 02/1998 - 04/2008.

- Led a team of engineers to implement Hotel Reservations across **80+** countries. Pre-cloud - **32-node** system distributed across **2** data centers, featuring an automated **zero-installation** capability. [\[LINK\]](#)
- Coded and implemented one of India's first online **payment gateways @rediff.com**.
- Coded and implemented multiple **eCommerce** stores selling gold bars, decals and gift cards

Education

Bachelor of Engineering, Electronics and Communication, GIT, Belgaum, India (08/'93 - 05/'97)