

# VISHAL MATHUR

Engineering Leader

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## Executive Summary

Transformational leader with deep expertise in AI, web technologies, cloud-native architectures, and API development. He has consistently spearheaded transformative digital initiatives, resulting in substantial revenue growth and enhanced efficiency. With a proven track record of championing agile methodologies, automation, and API-first development. His leadership roles at various companies have delivered substantial business value.

## Key Differentiators & Accomplishments

- **Hands-On Technologist & Communicator:** Experienced technologist and certified architect with a passion for continuous improvement. Deep expertise in modern software practices, cloud infrastructure, and AI, coupled with exceptional communication skills to bridge technical and business needs.
- **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:** Implemented Agile and DevOps practices across 24 cross-functional teams, reducing development time by 50% and accelerating time-to-market.
- **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 & Architect:** 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%.
- **Empowering Leader & Mentor:** Passionate about cultivating engineering talent and fostering a collaborative, high-performance culture. Proven track record of mentoring (300+ Engineers/QA/TPMs) and empowering teams to achieve exceptional results.

## Skills

- **Executive Leadership:** Strategy, Talent Development, Conflict Resolution, and Decision-Making.
- **Technology Strategy & Architecture:** Enterprise architecture (TOGAF, SOA), Event driven - 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.

## Certifications and Professional Development

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

## Publications

- Book: "IBM e-business Technology, Solution, and Design Overview"
- CheatSheet - [Python Data Structures](#)
- Article: [Webhooks: A mindset change for Batch Jobs](#)
- Article: [Beyond the spaghetti code - Taming Integration chaos in the enterprise](#)

## 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/Owner (05/2021 - Present)

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

- **FinTech Investment Portfolio Management** - Investments in the AI/semiconductor industry. Innovative view to access AI performance - talent trends, leadership, market sentiment, decoder vs encoding and benchmarks.
- **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. [\[LINK\]](#)

Shoulder tapped by the Unit CIO to join and resolve bottlenecks with a critical domain - Risk and Fraud services. While the performance of the actual services was acceptable, each new market would take 6-10 months.

- **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. [\[LINK\]](#)

Responsible for all Card Acquisitions for the US Market (B2B, B2C). The scale of this responsibility was **30** million new cards yearly, **3** Geo locations, **250** engineers, **25+** B2B partners, and managing **10s** of MVT/AB testing.

- **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, Digital Card Acquisition, 05/2008-07/2012. [\[Link\]](#)

Joined AXP as an Enterprise Architect - Role was to define and migrate to a Service Oriented Architecture (SOA).

- **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. [\[LINK\]](#)
- Played a pivotal role in developing one of India's first online **payment gateways**.
- 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)