
Tawhid Rahman

Data | Innovation | Operations

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PROFILE SUMMARY

Results oriented architect and innovation leader with proven track record gained through 18 years in Tier 1 consulting and Industry. Proven capability in fast growth scale ups and taking new propositions to market. Highly versatile in Data, AI/ML, Product Design, Architecture and Innovation coupled with financial acumen and industry knowledge in Banking and Insurance.

SELECT ACHIEVEMENTS

2023: Helped secure \$56m worth multi-year contract. Transformed a traditional operations outsourcing deal using AI R&D. Built a multi-disciplinary pre-sales team and introduced Generative AI solutions. Resulting in more resilient operations and fueling growth for the client.

2022: Helped drive 75% customer growth through Data & Analytics. As Acting Head of Data & Analytics for a Payments FinTech, I've set up a functioning data capability to respond to the omni-channel needs for a fast growth business.

2020: Grew client accounts and market presence by 3X. As Head of Solutions and Insurance Pre-Sales Architect for boutique data consulting won new client deals by creating new propositions combining behavioural science, machine learning and digital product design.

2018: \$15m+ in annual savings against an investment of \$4.5m. Setup the Operational Intelligence capability in a Global bank's Anti Money Laundering function; implemented Analytics & ML solutions into BAU operations run by 6,500 analysts across 13 countries.

2015: Fairer customer treatment and efficiency gains of 15%. Delivered conduct risk remediation project and embedded predictive analytics into customer handling process run by over 500 claim handlers.

2012: Increased accuracy of royalties by 20% and prevented court actions. Pioneered NLP and knowledge mining solution for a digital content broadcaster that was used to accurately pay out royalties to production houses.

SKILLS & EXPERTISE

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|----------------------------|-------------------|------------------------------|
| ▪ Architecture & Strategy | ▪ Insurance | ▪ Financial Crime Compliance |
| ▪ AI/ML & Innovation | ▪ Banking | ▪ Customer Operations |
| ▪ Operational Intelligence | ▪ Payments | ▪ Multi-Channel Sales |
| ▪ Process Re-engineering | ▪ Capital Markets | ▪ Risk Underwriting |
| ▪ CDO Advisory | | |

EDUCATION & QUALIFICATIONS

- | | |
|-----------------------------------------------------------------------------|----------------------------------|
| ▪ MSc in Finance University of Liverpool, 2008 | ▪ Microsoft Azure AI |
| ▪ BSc in Computer Engineering American Int'l University Bangladesh, 2006 | ▪ Azure & AWS Cloud Practitioner |
| | ▪ TOGAF 9 & ITIL Service Design |
| | ▪ Human Centered Design |
| | ▪ Systems Thinking |

EXPERIENCE

Sept 2023 to Current: **Chief Architect, IQUW Administration**

- In charge of Innovation & Architecture Strategy - support growth and adaptability to market & resilience for Specialty Risk, Motor & Group Functions.
- Launched new initiatives to execute on this strategy - Cloud Hosting, Digitizing risk information, AI assistants, Underwriting decision support system.
- Established architecture governance & guardrails for new technology onboarding & complex change.

March 2020 to Sept 2023: **Associate Director, Accenture Strategy & Consulting**

Go to Market & Practice Development:

- **UKI & Nordics Market lead** - Accenture Centre for Data & Insight services, advising on clients' business growth opportunities, sales pipeline development.
- **AI Thought Leader** - Banking Operations campaign, defined opportunities for clients to deliver better customer outcomes, preventative risk management & revenue generation.
- **Head of R&D** - steered data scientists, behavioural change designers, product managers & UX engineers to apply innovative solutions for financial services use cases.

Presales & Strategic Client Advisory:

- **Advised CTO of Global Trade Operations** - trades data architecture strategy for large distributed systems [Investment Banking]
- **Advised Head of Innovation** - clean room strategies for FinTech collaboration and new venture build out, covering innovation, data privacy & data sharing [Asset Management].
- **Advised Group CIO** - E2E re-platforming of credit card products using Data Fabric, led viability assessment, and recommended management actions for talent, governance, and tooling [Credit Provider]

Client Delivery & Execution

- **Architect for E2E merchant acquisition** - designed solutions to increase penetration, propensity-based triggers, multi-channel prospecting, always-on monitoring [Payments]
- **Interim Head of Data & Analytics** - supporting the C-level leadership on strategy to grow customer base by 15X [Payments]
- **Interim head of data delivery** - advised CDO & COO on organization's journey to cloud, delivered new cloud data platform in record speed, enabled over \$4m+ benefits [General Insurer]

March 2018 to March 2020: **Senior Manager, Mudano (Now part of Accenture)**

Go to Market & Practice Development:

- **Insurance Pre-Sales Architect** – won 4 new client deals in Insurance & Banking by creating new propositions combining behavioral science, machine learning and digital product design.
- **Head of Data Solutions** – launched Data Science Experience Days for strategic client engagements to showcase the potential of AI, secured flagship client engagement.

Client Delivery & Execution

- **Delivery lead and Risk Analytics SME** - for a dynamic events-based Customer Risk engine to automate a Global bank's CDD process, 40% cost avoidance [Global Tier 1 Bank]
- **Delivery & Solution Architect** - Setup operating model for the Data Management function with specific focus on Data Quality and Metadata, enabled data-driven culture across the group [Major Banking Group]

Jan 2016 to March 2018: **Manager, Accenture Management Consulting**

- **Product Owner & Delivery Lead** - Financial Crime BI & Analytics, designed and led analytics initiatives for AML operations that realized over £40m cost savings within Transactions Monitoring and Customer Screening function [Global Tier 1 Bank]
- Mentored operations colleagues & team leads across 4 countries (UAE, India, China, UK) on business intelligence tools to self-serve their reporting needs [Global Tier 1 Bank]
- Managed a multi-disciplinary team to deliver end-to-end ML solutions (e.g., Intelligent Case Assignment) into 4,500 agent operations [Global Tier 1 Bank]

Jan 2013 to Dec 2015: **Data & Analytics Manager, Ernst & Young**

- **Project Lead for conduct risk remediation** - designed & led delivery of Applied Insight solutions for customer complaint handlers, embedded decision support systems into BAU process, realizing up to 15% in operational cost savings. [Retail Bank]
- **Lead Systems Analyst for digital transformation** - led NFR & SLA based reviews of systems design & infrastructure capacity planning for application performance optimization [Retail Bank]

Nov 2010 to Jan 2013: **Consultant, Accenture Information Management Services**

- **Data Migration lead** - led data profiling, migration planning & execution (MS SQL to Planisware), coordinated data cleansing activities with SMEs & Planners across multiple geographies in Europe, United States and Asia [Global Petrochemicals Supplier]
- **Data Warehouse and BI reporting architect** - for Video on Demand Services, developed an ML based solution beating incumbent solution accuracy by 20%, [Digital Content Provider]
- **Data modeler** - Global IT & Enterprise Architecture transformation program, implemented TOGAF 9 Architecture Frameworks for EA practice [Global Gas Producer]

Sept 2006 to Nov 2010: - **Multiple Roles in Telecoms Industry**

- Business systems analyst for business automation and data migration projects
- Part time web admin for eCommerce site, PHP, MySQL back-end developer for client websites
- MI reports developer for telecommunications provider
- Automation engineer for call detail records capture and processing.