

JOHN M. MEDELLIN, PHD, CPA - DALLAS, TX  
1-214-244-4095 • JOHN@MEDE-ARC.COM

## SUMMARY

Skilled and highly motivated senior finance and technology executive with deep industry experience in financial and transportation industry services. Currently serves as the CFO/CTO for TruDecision, Inc., a fintech firm with significant presence in the credit analytics/machine learning/artificial intelligence space.

## PROFILE

- 30+ years of experience in accounting, financial planning and analysis, M&A, treasury and strategic planning.
- Diversified experience in multiple technologies directing teams of up to 3,500 developers and managing revenue and delivery of up to \$1B yearly in multi-geography and multi-language environments.
- Demonstrated pattern of progression, quick adaptation and delivering results in multiple situations and challenges.
- Extremely effective communicator with a track record of building high performing teams and developing strong relationships with business partners and cross-business peers.
- Recognized in academic circles for significant contributions in blockchain, cloud computing and cybersecurity.

## PROFESSIONAL EXPERIENCE

<b>2018 to Present</b>	<b>TruDecision, Inc.</b>	<b>Las Colinas, TX</b>
<i>Chief Financial and Technology Officer</i>		

Lead all Financial and Technology functions. TDI is a completely self-funding, profitable fintech analytics over 30+ lenders (400K applications/month) in the near-prime lending space

- Pivotal role in raising capital, capital usage and profitability management from the start. Achieved revenue growth of 400% over 6 years and delivery of 6 products to market.
- Developed financial architecture to increase company valuation by \$12M from a base of \$1M in investment funds.
- Designed, developed and implemented fintech products in the credit analytics / machine learning and artificial intelligence in AWS with NoSQL and GOLANG resulting in extremely low cost and super-scalable capabilities.
- Prepared all financial reporting packages to investors as well as coordinating the external reviews by financial auditors.
- Prepared capital raise materials, identified sources of capital, directed due-diligence and secured funding.
- Led the company profit strategy in face of major pandemic and interest rate shifts on clients, ensured growth targets.
- Sourced and developed next generation of leaders in the technology and finance functions in preparation for exit-sale.

**2015 to 2018**                      **Southern Methodist University/Baylor System**                      **Central Texas**  
*Assistant and Associate Professor – Engineering and Business Administration*

Carried full academic teaching and research load at the Graduate (MS/MBA and PhD) level. Developed and implemented proposals for new curricula, research funding and mentoring. Promoted to Associate Professor after two semesters.

- Taught courses in software engineering, cloud computing and cybersecurity. Developed the cloud computing curriculum.
- Directed research in the cloud, cybersecurity and blockchain domains leading to article publications, funding proposals and increase in job opportunities for students in academia and industry.
- Achieved acceptance of over 20 articles securing peer-reviewed journal acceptance and 2 best paper awards at IEEE conferences in US and UK. Admitted into the ATINER Academy (Greece). Achieved 2 patents in cybersecurity.

**2002 to 2014** **International Business Machines** **Armonk, NY**  
*Executive Positions leading to VP – Band C Executive*

Joined IBM as part of the PwC Consulting merger first in the US (2002-2007) and then in Latin America. Led technical, strategic and financial initiatives while at IBM with significant progression in P&L leadership.

- Led the Spanish Latin America Outsourcing Sales Practice for two years achieving quota of \$1B USD per year.
- Led the financial services industry in Latin America for two years with major clients (Citi, Santander, BBVA, Scotia, ING, HSBC, Banorte and IXE). Delivered major projects in real-time systems, mobile and digital transformation.
- Executive in charge of services for Mexico and Central America for three years with team of 3,500 developers and 8 executives. Offshore, near-shore and local development practices generating over \$500M/year in delivered revenue.
- Led integration of functional (Financial) and technical (infrastructure) Mergers in the Aviation industry.
- Executive in charge of transportation technology services for the US with a staff of 200 consultants including 4 partners and 8 associate partners working with Airlines (American, United, Southwest), Hospitality (Starwood, Hilton) and Shipping (APS, COSCO, MAERSK).

**1989 to 2002**

**PricewaterhouseCoopers**

**London/New York**

*Partner*

Joined Price Waterhouse as a Senior Consultant and progressed through the ranks until admitted as a Consulting and Tax (by courtesy) Partner in 1997.

- Led the Americas Transportation Practice with 3 Partners and 5 associate partners.
- Delivered major technology implementations in ERP and real-time reservations systems.
- Received client service awards for quality in delivery, generated significant revenue (\$100M) as a Senior Manager.
- Created significant automation tools for integration of legacy environments which were later industrialized and used practice-wide.

**1985 to 1989**

**Bank of America/SASA**

**San Antonio, TX**

*Vice President, Financial Systems*

Worked in the San Antonio Savings franchise prior to acquisition by BofA. Promoted to Vice President in one year from joining.

- Managed large financial services information system complex in multiple mid-range and mainframe environments.
- Implemented leakage controls algorithms and systems on 3,000 ATM network throughout Texas.
- Sunset and replaced all business intelligence systems.
- Participated in the Southwest Plan for Financial Restructuring with FDIC.

**1983 to 1985**

**PS&CO/RSM, CPAs**

**San Antonio, TX**

*Audit and Tax Associate*

- Provided Audit and Tax preparation services to regional banks and financial institutions.

## EDUCATION

Southern Methodist University, *PhD in Software and Computer Engineering*

**Dallas, TX**

St. Mary's University, *BBA and MBA in Computer Systems Management/Accounting*

**San Antonio, TX**

## ACCREDITATIONS, RELEVANT TECHNOLOGY, LANGUAGES & SERVICE

C.P.A. Texas, Institute for Electrical and Electronic Engineers (IEEE) Sr. Member.

High proficiency in NoSQL, AWS, AZURE, GOLANG, SAP, ORACLE, C, JAVA.

Native Spanish language speaker. Conversant in German and Italian.

Serves on the Institutional Audit Committee, University of Texas at Austin, 2019 to 2025 term.