Chris Topazi

(205) 908-3591 | *chris.topazi@gmail.com*

I empower executive business leaders to optimize income through steadfast partnerships, responsible innovation, and efficient automation while protecting company risk conditions and delivering quality experiences to the customer.

WORK EXPERIENCE

FINTECH ADVANTAGE, LLC
Managing Principal Consultant   *2018* | *Present*

I founded FinTech Advantage, LLC bank consulting company to partner with executive leaders and solve complex business issues with innovative technology solutions. We serve regional bank clients in the southeast ranging from $10b to $60b in assets. I act as the Managing Principal for FinTech Advantage, LLC and for our clients' I act as a fractional CIO, proxy IT director, process engineer, software architect, and banking solutions consultant.

- Partnered with banking C-Suite, and all executive Line of Business, or Business Partners (e.g. Head of Wholesale, Head of Community Banking, Chief Credit Officer, Head of Technology & Operations, CIO, CTO, CISO, Chief Innovation Officer, Chief Data Officer, Chief Marketing Officer, Chief Procurement Officer, etc.).
- Key contributor, solicited regularly to solve complex issues across business domains.
- Inventoried the CMDB and catalogued the business capabilities of all business applications.
- Created the first code deployed Cloud infrastructure via DevOps pipelines.
- Redeveloped custom business applications, saving $600k.
- Led onshore and offshore resources to build, test and deploy software to Infrastructure as Code.
- Documented a custom API gateway to migrate to a secure enterprise gateway (MuleSoft).
- Created development templates for .NET, Azure Functions, DevOps Pipelines, and Power BI.
- Conducted 3 POCs on a Next Gen Bank Core (Cloud & RESTful):
  - (1) Technology & Financial Product Capabilities.
  - (2) Deposit Product and Custom Development Risks.
  - (3) Commercial Lending and Ecosystem Support.
- Analyzed 12 Next Generation Cloud Bank Cores and assisted in crafting the business case.
- Analyzed all Commercial lending markets, performed gap analysis of current lending software, and recommended new enterprise Salesforce solution (nCino).
- Implemented the bank's risk rating tool, Moody's Credit Lens, prior to EOL date of Jan 1.
- Built custom software to react to malicious internet actors, decreasing Fraud loss.
- Built Robotics Process Automation to extract docs for a time sensitive Mortgage loan tranche.
- Automated Capital Markets investor reconciliations to eliminate human error.
- Exposed the programmability of the Bank Core via REST API through enterprise Gateway.
- Reviewed software, vendors, projects, budgets, work requests, and personnel to recommend process, data and system changes for efficiency gains.
- Audited client's vendors / consultants on multiple occasions (e.g., Dec. 2024 saving $600k+).
- Technologies, Tools and Concepts Involved: ASP.NET Core, C#, Node.js, React, SQL Server, Azure Infrastructure as Code (IaC), Azure Functions, Azure DevOps, JIRA, Agile, Waterfall, o3665/m365, Teams, Exchange, iOS devices, UIPath, ServiceNow, PowerBI, etc.
- Business Applications Involved: nCino, WealthAccess, TIBCO, MuleSoft, Azure API Management, FIS IBS, FIS Code Connect, FIS TrustDesk, Moody's Risk Analyst / Credit Lens, FinXact, MX, Argo Sales & Service, Fiserv, etc.

Chris Topazi

(205) 908-3591 | *chris.topazi@gmail.com*

MONEYLXB, LLC
Founder & President
2022 | 2024

I founded a software company to tokenize bank deposits onto blockchain, moving fiat currency real-time, low cost and AML compliant.
- Architected a Cloud multi-tenant API & workflow that integrated with a financial specialized blockchain and a bank core.
- Architected a mock bank core in Microsoft Azure for transaction testing.
- Moved mock fiat, real-time, between mock bank cores via a financial specialized blockchain.
- Partnered with a bank consortium regarding regulation, testing, and key priorities.
- Attended and participated in the blockchain change management and governance.
- Modeled public vs. private risks for banks with fiat on blockchain.
- Modeled liquidity risk of fiat on blockchain.
- Technologies Involved: Blockchain, Azure, Webhooks, ASP.NET Core, Node.js, React, etc.

REGIONS BANK
Strategic Execution & Business Transformation Manager, SVP
2016 | 2017

I was recruited to return to Regions to be a part of a small group of internal consultants to drive enterprise change, digital transformation and manage an enterprise expense initiate.
- Reduced expenses in key technology areas by partnering with the CIO.
- Represented the Corporate Strategy in technology committees.
- Championed Agile methodology via the Scaled Agile Framework (SAFe), acted as the Product Manager of 4 Agile teams and realized a financial savings of $1.07MM.
- Implemented the first successful Robotics Process Automation (RPA) program & project.
- Led the Business Process Re-Engineering working group chartered to identify processes across all business units such as: (1) Collections & Recoveries, (2) Customer Referrals, (3) Credit Card Underwriting, (4) Loan Operations.
- Drove Continuous Improvement into the organization by training cohorts of executives in Lean Six Sigma (internal certification).
- Technologies Involved: Kofax, SAFe (Scaled Agile Framework), Remedy (CMDB), etc.

RENASANT BANK
Head of Application Development, SVP
2013 | 2016

I was recruited by the CIO to be the Head of Application Development to mature the software division and run executive committees using my expertise in software, infrastructure, information security, data, regulatory reporting, Risk Management, and Lines of Business.
- Responsible for all 230+ bank systems and their vendors, contracts and budgets.
- Directed teams of Project Management, Software, e-Business, Business Analysts.
- Recruited a high performing software development team.
- Created all Applications' policies, procedures, SLA's, Disaster Recovery plans.
- Responsible for all Applications audit findings and resolutions.
- Chaired Technology committees and other business committees to set strategy, approve capital budgets and monitor Risk Management.
- Responded and resolved Federal and internal audit findings.
- Built a custom Commercial Lending system / workflow that integrated with the Bank Core, with a Total Credit Exposure Model, digitized the Loan Approval Package, and funded $100MM in revenue per month.
- Built a custom Treasury e-Signature platform, integrated with the Bank Core, that allowed for accurate product pricing, and allowed Treasury revenue reporting.
- Built a Datawarehouse at no additional cost to the bank.
- Technologies Involved: ASP.NET, SQL Server, Oracle, FIS IBS, 230+ applications, etc.

Chris Topazi

(205) 908-3591 | chris.topazi@gmail.com

REGIONS BANK
Manager of Application Development, VP   *2007 | 2013*

I was promoted to into this position during the financial crisis to support the Chief Risk Officer, Chief Credit Officer, and other key leaders. Operated in a fast paced, high stress, executive exposed position with access to funding.
- Lead teams of 20+ FTE, performed performance management, and mentoring.
- Pioneer of internal company .NET user group.
- Conducted Vendor selection, negotiations, implementations and ongoing reviews.
- Responsible for software design, development, QA, & SLA for CRO systems.
- Managed 25+ projects with $5MM capital budget.
- Created IT project, budget and cost of ownership views to partner with business leadership.
- Crafted business cases to solve for complex needs across enterprise.
- Developed a custom Problem Asset Management system.
- Spearheaded the implementation of a Big Data environment for the enterprise costing $10MM.
- Created the data governance to satisfy regulatory reporting.
- Drove hardware virtualization saving $25k per software project.
- Implemented Geospatial intelligence systems to understand credit exposure,
- Implemented Governance Risk and Compliance (GRC) system for multiple Risk departments.
- Technologies Involved: Archer GRC, Oracle Big Data & Exadata, ESRI Arc GIS, Moody's RA, Remedy CMDB, Mainframe, etc.

Team Lead of Application Development , AVP

I was promoted into this position to lead the team of my peer developers. My responsibilities included designing, building or buying, mortgage systems, and partnering with the Mortgage business unit.
- Responsible for software design, development, QA, monitoring, and SLAs for custom and vendor systems.
- Developed standards for Microsoft .NET development.
- Re-engineered & re-developed the Mortgage Oline Application (URLA), increasing the pull-through rate for applications by 200%.
- Re-designed the Mortgage servicing system to be MFA compliant.
- Designed and developed an online status tracker for Mortgage applications through closing.
- Pioneered the mortgage bank's adoption to web mobile experiences.
- Developed custom payroll system for bank hourly associates.
- Technologies Involved: EMPOWER.NET, ProfitStars, C#, SQL, Oracle, Classic ASP, Visual Basic, JAVA, etc.

Application Developer

I was hired into the bank as a developer during the Regions & AmSouth merger in the Mortgage IT division. I wrote software for the bank's internet, intranet, and Mortgage Loan Origination System.
- Developed custom marketing system, to create mortgage print material.
- Consolidated mortgage intranet and internet systems during merger.
- Created high availability via clustering, load balancing, database redundancies, data center fail overs, and monitoring.
- Technologies Involved: EMPOWER, C#, SQL, Oracle, Classic ASP, Visual Basic, etc.

Chris Topazi

(205) 908-3591 | *chris.topazi@gmail.com*

EDUCATION

Auburn University
- BS – Management Information Systems (MIS), with focus in e-Commerce

SKILLS & COMPETENCIES

TECHNOLOGY
- Business Requirements
- Project Management
- SDLC / Agile / DevOps
- Architecture
- Quality Assurance (i.e. testing – User, System Integration, Unit, Automated, Stress / Load, Penetration / Vulnerability)
- Programming languages
- Data Warehouse
- Data Governance
- API Architecture
- Robotics (RPA)
- IT Service Management
- Code Repositories
- Virtual Desktops
- Server / Cloud / Mainframe
- Blockchain
- Electronic Signature
- Microsoft Azure
- Microsoft o365 / m365
- Imaging
- Disaster Recovery
- Innovation
- Mainframe

BANKING
- All bank customers (consumer, wealth, family office, mortgage, commercial, and commercial)
- Commercial Lending
- Deposit products
- Rate management
- Fraud
- BSA / AML
- Mortgage
- Treasury
- Credit
- Bank Operations
- Online channels
- Branch channels
- FinTech Partnerships
- Regulatory compliance
- Bank Cores (legacy and Cloud / API)
- Moody's
- Credit Exposure
- Payments
- Open Banking

LEADERSHIP
- Recruiting
- Mentoring
- Budgeting
- Business partnerships
- Conflict resolution
- Succession planning
- Spans & layers
- Expense initiatives
- Executive presentations
- Committee leadership
- Vendor management
- Insurance
- Invoicing
- General Ledger
- Accounting
- Legal
- Facilities management
- Conferences
- Power Point