

Kam Patel

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Banking Product Specialist with 15+ years' experience across core banking, payments, and digital banking products, including 10+ years delivering FX and cross-border payment solutions. Extensive hands-on experience working with product owners, vendors, and delivery teams to implement, configure, and scale banking platforms such as Mambu, alongside payment and multi-currency products. Proven ability to lead end-to-end product implementations from requirements and design through configuration, testing, go-live, and post-launch support. Trusted advisor to clients and stakeholders across multiple geographies, translating business, regulatory, and operational needs into working banking products aligned to market and compliance requirements.

WORK EXPERIENCE

Barclays, Northampton, London

2026 - date

Lead Enterprise Architect (Contract)

- Defined enterprise architecture strategy across payments and financial services
- Led cloud, integration, resilience, and platform modernisation initiatives
- Advised senior stakeholders on technology strategy, governance, and transformation

Paysafe, London, Montreal

2020 - 2020

Principal Consultant to Group CTO (Contract)

- Developed payments and FX product strategy and a three-year roadmap covering cross-border and multi-currency capabilities across regulated markets

E. ON Digital, Nottingham

2017 - 2018

Lead Solutions Architect - Digital (Contract)

- Oversaw digital architecture and design, managing over sixty projects from feasibility to delivery

HSBC Commercial Banking - London

2014 - 2017

Enterprise Architecture and Transformation (Contract)

- Roles included Head of DevOps Transformation, Head of Business Management & Global Architecture and Chief Architect - Customer Servicing & CRM

Barclaycard - Northampton

2010 - 2011

Lead Solutions Architect (Contract)

- Accomplishments: Delivering key projects and five-year roadmap in Commercial Card Portfolio

Capital One - Nottingham

2008 - 2009

Solutions Architect (Contract)

- Lead Transformation Architect / Project Manager
- Senior Solutions Architect / Project Manager

My Community Finance, London

2021 - 2021

Chief Technical Officer / Head of Engineering (Perm)

- Directed technical and product delivery strategy, overseeing onshore and offshore teams
- Delivered core lending products including 15-minute bullet loans and launched a new internal lending book
- Led transition from Salesforce to a React-based customer portal to support scalable product delivery

PayX, London

2019 - 2019

Principal Payments Consultant (Contract)

- Led implementation of payments and FX products, defining cross-border and multi-currency payment capabilities for regulated clients

Cogni Inc, New York

2017 - 2018

Co-Founder & CTO (Perm)

- Won place on Techstars New York 2017 and built Proof of Concept Bank for Gig Economy Customers

Lloyds Banking Group - London

2011 - 2014

Payments and Regulatory Architecture (Contract)

- Roles included Senior Payments Architect (GAML - Global Anti Money Laundering)
- Senior Solutions Architect (Verde) - TSB Decoupling

Scottish Widows - Edinburgh

2009 - 2010

Solutions Architect (Contract)

- Roles included MDM / Big Data Solutions Architect
- Business Transformation Solutions Architect

Custodiex - COO/CCO

2022 - 2024

British Telecom - 21C Architect

2005 - 2007

Bulldog Comms - Head of VOIP

2004 - 2004

Nortel Networks - Vice President

1998 - 2000

BANKING PRODUCTS & PLATFORMS DELIVERED

- **HSBC** - Delivery of **end-to-end** banking products and digital channels supporting customer-facing services
- **My Community Finance** - Design and implementation of **core banking** and **lending platforms** supporting product growth
- **Paysafe Group** - Development of **product strategy** and multi-year roadmaps for **payments and FX** solutions
- **HSBC Commercial Banking - Product delivery leadership** for large-scale **banking transformation** programmes
- **Lloyds Banking Group** - Creation and delivery of **AML** and **financial crime** monitoring capabilities
- **HSBC Commercial Banking** - Implementation of **customer onboarding** and servicing products integrating core banking platforms
- **E.ON Digital** - Product Implementation for digital product with end-to-end delivery, configuration, testing, go-live, post-implementation support
- **HSBC Commercial Banking** - Leadership in delivery of cloud-native banking products **across core banking and payments**
- **Lloyds Banking Group** - **End-to-end delivery** of customer interaction and servicing products
- **PayX** - Development and delivery of **payments and FX** product capabilities for cross-border use cases
- **E.ON Digital** - **Platform transformation** and migration to cloud-based infrastructure
- **Barclaycard** - Design and integration of **payments products** aligned to **SEPA and SWIFT**
- **My Community Finance** - Development of **data-driven underwriting** and **risk assessment** products
- **Capital One** - Design and implementation of **multi-platform integrations** enabling banking interoperability
- **Cogni Inc.** - Implementation of **secure, scalable** digital banking platforms using **open banking** standards

HARD SKILLS

- **Banking Products & Platforms:** Core banking, lending, payments, FX, digital wallets, onboarding, servicing
- **Product Implementation:** End-to-end delivery, configuration, testing, go-live, early-life and post-implementation support
- **Core Banking Systems:** Mambu, digital lending platforms, customer and account servicing
- **Payments & FX:** Domestic and cross-border payments, multi-currency products, settlement flows
- **Product Strategy & Roadmaps:** Requirements definition, prioritisation, multi-year product planning
- **Client Advisory:** Business needs analysis, solution definition, product fit and gap assessment
- **Training & Enablement:** Client and internal training delivery, knowledge transfer, and adoption support
- **Regulatory & Compliance:** AML, KYC, payments regulation, regulated banking environments
- **Delivery & Governance:** Agile delivery, risk management, delivery oversight, stakeholder reporting
- **Platform Integration:** Core banking, payments, CRM, third-party and partner integrations
- **Testing & Quality Assurance:** UAT coordination, defect management, production readiness
- **Documentation & Training:** Solution designs, implementation plans, client and internal enablement
- **Stakeholder Management:** Senior stakeholders, product owners, vendors, delivery teams
- **Vendor & Platform Management:** Coordination with core banking, payments, and FX platform providers

SOFT SKILLS

Active Listening	■■■■■	Decision-Making	■■■■■	Problem Solving	■■■■■
Analytical Thinking	■■■■■	Effective Communication	■■■■■	Relationship Building	■■■■■
Building Trust	■■■■■	Emotional Intelligence	■■■■■	Resilience Skills	■■■■■
Conflict Resolution	■■■■■	Flexibility Skills	■■■■■	Strategic Thinking	■■■■■
Creative Thinking	■■■■■	Influencing Skills	■■■■■	Team Collaboration	■■■■■
Cultural Awareness	■■■■■	Mentoring Skills	■■■■■	Time Management	■■■■■

TECHNICAL SKILLS

Architecture

- TOGAF
- ZACHMAN
- DODAF
- MODAF
- NAF
- OMG
- UDPM
- UAF
- Serverless (API)
- Microservices Design using MuleSoft & Del Boomi

Languages

- C++ & C#
- ASP.NET
- Java
- JavaScript
- Python
- HTML
- CSS
- XML

Tech Stacks & OS

- MongoDB
- Express.js
- AngularJS
- Node.js
- Linux
- Apache
- MySQL
- PHP

App Coding

- Xcode
- Objective-C
- Ionic SwiftUI
- Cordova

Azure & Google

- Migration And Deployment In Multi-Cloud Environments

Databases

- SQL server
- Oracle
- SYBASEIQ

Cloud (Amazon)

- EC2, S3, RDS
- Elasticache
- EBS
- Elastic Container Service, Batch, and Lambda

DevOps

- SAFE
- GitHub
- Puppet
- Jenkins
- Maven
- Chef
- Docker
- Terraform
- Ansible
- Jira
- Confluence
- Splunk
- Kubernetes
- React

Data Science / ML

- Snowflake
- R
- SSIS
- Apache Spark
- D3.js
- Hadoop
- Tableau

CRM

- Salesforce
- MS Dynamics
- HubSpot
- SugarCRM

Security

- Cloud Security
- Darktrace
- Cryptographic Signing & HSMs
- ISO 27001, HIPAA, HITRUST, CSA, NIST, C5
- Regulations: GDPR, DORA, NIS2 and other security, privacy standards

ETL Tools

- SSIS
- Boomi Informatica
- DataStage
- Talend
- PowerBI

Messaging

- Kafka
- Message Streaming
- Event Sourcing

Other Areas

- Core Banking Platforms: Mambu
- Payments, Cards, Insurance, AML, KYC, Onboarding technical stacks
- FinTech and Regulatory Expertise
- Digital Assets, AI, Blockchain, Robotics Process Automation architecture

EDUCATION

■ Exec Masters in Business Administration (MBA2)

2002 - 2003 De Montfort University, Leicester

■ Exec Masters in Business Administration (MBA1)

2001 - 2002 Nottingham Business School, Nottingham

■ B.Sc. in Computer Science (Incomplete)

1987 - 1989 City University, London

■ A-Levels - Pure Mathematics & Statistics, Computer Science and Economics

1985 - 1987 QE I Sixth Form College, Leicester

■ O-Levels - Various Subjects

1980 - 1985 Rushey Mead Secondary, Leicester

PROFESSIONAL TRAINING (BANKING, DELIVERY & PRODUCT)

■ Artificial Intelligence Practitioner (CAIP) - 2024

■ Data Science & ML Certifications - 2024

■ Certified ScrumMaster (CSM) - 2021

■ SAFe (Scaled Agile Framework) Certification - 2016

■ PMP (Project Management Professional) - 2015

■ TOGAF (The Open Group Architecture Framework) Certification - 2014

■ Digital Transformation Leadership Program - 2017

■ Change Management Practitioner (APMG International) - 2010

■ PRINCE2 Foundation & Practitioner - 2009

■ Leadership and Management Training (ILM Level 7, Chartered Management Institute - CMI Level 7) - 2000

REFEREES

Referees Upon Request

AVAILABILITY

Availability: Immediately