**CHARLES MATTHEW RIDER**  
Nashville, TN   
cmrideroh@gmail.com  
740-971-1625  
[LinkedIn: Matt Rider](https://linkedin.com/in/matt-rider-nashville)

**Executive Summary**

Mission-critical leader with over 25 years of experience in the banking industry, specializing in technology innovation, regulatory compliance, and digital transformation. Proven ability to lead by example, communicate transparently, and foster accountability. Expert in aligning technology solutions with business goals, managing extensive budgets, and leading global teams. Known for strategic thinking, collaboration, and driving innovation to achieve meaningful results.

**Key Accomplishments**

* **Cost Reduction**: By driving application rationalization, cloud adoption, operational efficiency, and license and contract restructuring, we reduced business technology expenses from $1.2B to $730M in the first year.
* **Process Automation**: Founded the Automation Cabinet and led the automation of 3,000 manual and complex tasks using Robotic Process Automation (RPA), saving 20,000 person-hours annually.
* **Customer Experience**: Enhanced Net Promoter Score (NPS) by delivering a powerful, configurable platform for an end-to-end homeownership journey, assisting 8 million customers with personalized insights and pre-decisioned offers.
* **Data Governance**: Resolved data quality issues, redesigned securitization processes, and implemented data governance frameworks, saving $10M in repurchase losses.

**Work Experience**

**Executive Consultant**

**Independent | Nashville**  
**May 2022 - Present**

* Advised clients on creating and implementing comprehensive digital strategies, focusing on enhancing customer journeys in Consumer and Business segments.
* Directed initiatives for digital platform innovation, leading to improved client acquisition, engagement, and fraud loss mitigation.
* Provided CIO-level consulting on IT leadership, strategy, and project management.
* Conducted training in Generative AI, including prompt engineering.

**Chief Information Officer**

**Home Lending Wells Fargo | Charlotte**  
**Jun 2020 - May 2022**

The fourth-largest mortgage lender, with $205B in annual originations, $993B in loans serviced, 8M consumers, and 13K users, was hired to turn around an underperforming IT team and reduce business technology expenses that were six times the industry average.

* Reimagined the IT organization to align with business strategy and objectives.
* Spearheaded digital transformation, modernizing systems, maturing operations, streamlining delivery, talent management, and data security.
* Managed a $300M budget and a global team of 2,000 employees and consultants, reducing headcount by 35% through application rationalization and process reengineering.
* Established a Digital Transformation Office (DTO) to centralize stakeholder management and business requirements, executing a business-aligned IT strategy.
* Transitioned disparate systems to modern architectures, driving seamless integration and optimization.
* Remediated critical controls and IT vulnerabilities, restoring regulatory compliance and credibility.
* Reduced IT costs by 25% through data-driven insights and system modernization.
* Renegotiated contracts with key suppliers to achieve cost-effective solutions.

**Chief Information Officer**

**Franklin American Mortgage | Nashville**  
**Sep 2016 - Jun 2020**

The eighth-largest non-bank lender, with $10B in annual originations, $75B in loans serviced, 1M customers, and 3K users, was hired to drive digital transformation and modernize legacy technology in preparation for the company's sale by 2020.

* Led a company-wide digital transformation and modernized IT infrastructure.
* Implemented agile methodologies and built a culture of continuous improvement.
* Virtualized 80% of physical servers and developed award-winning cloud-enabled infrastructure on AWS.
* Formed the inaugural data security team and implemented robust strategies and governance frameworks.
* Generated data-driven insights, centralized analytics, and automated workflows, reducing manual processes by 30% and saving one million person-hours.
* Managed sourcing strategies to ensure the selection of reliable and cost-effective vendors.

**Interim Chief Information Officer**

**JEGS E-Commerce | Columbus**  
**Jun 2015 - Jul 2016**

The second-largest manufacturer and retailer of high-performance automobile aftermarket parts and accessories was hired to turn around and implement a robust digital strategy, including third-party channel integrations after consecutive failures.

* Successfully launched an e-commerce site months before schedule, including a comprehensive SEO strategy, achieving a near-perfect 98/100 score from Google for the mobile experience.
* Modernized the e-commerce platform and boosted revenue and customer engagement.
* Led cross-functional teams in launching a user-friendly mobile platform.
* Eliminated recurring call center outages through root cause analysis and resolution.
* Introduced agile methodologies and established project management and business intelligence foundations.

**Managing Director/Chief Technology Officer**

**JPMorgan Chase & Co. | Columbus**  
**Apr 1996 - Jun 2015**

Largest US-based global bank, promoted to Head of Commercial Lending Technology for the industry's top five multifamily commercial lenders.

* Led the turnaround of an at-risk strategic replatforming initiative by refocusing internal resources and external partners on a minimal viable product (MVP) strategy.
* Introduced agile methodology and organized scrum teams, including business partners, to deliver as planned.
* Managed cross-functional teams supporting various lines of business globally, including enterprise architecture and infrastructure.
* Delivered multi-million-dollar enterprise-wide strategic initiatives, including M&A due diligence and integration.
* Championed the adoption of digital technologies, process reengineering, and service delivery.
* Pioneered the bank’s transition to a microservices architecture, facilitating a seamless end-to-end digital customer experience.
* Developed IT strategies and multi-year technology roadmaps aligned with business objectives.
* Planned and executed an outsourcing model in India for L1 and L2 applications and infrastructure.

**Education**

**Bachelor of Business Administration**  
Mount Vernon Nazarene University