

MATT RIDER

Enterprise Chief Information Officer | Financial Services Transformation & Integration

Nashville, TN

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EXECUTIVE SUMMARY

Enterprise Chief Information Officer with 25+ years of experience leading large-scale modernization, integration, and operating-model transformation across highly regulated financial services environments. Former Fortune 500 CIO with deep credibility operating under regulatory scrutiny (OCC, FDIC, CFPB), through M&A integrations, and during periods of systemic risk.

Proven record delivering \$100M+ technology transformations, stabilizing and modernizing legacy platforms, reducing cost and complexity, and positioning technology as a driver of growth, resilience, and trust. Led global organizations of 2,500+ technologists supporting millions of customers across banking, mortgage, and consumer finance.

Recognized for calm, disciplined leadership in high-stakes environments; ability to partner effectively with CEOs, COOs, CFOs, CROs, boards, and regulators; and a pragmatic approach to governed enterprise AI and data-driven operating models.

CORE LEADERSHIP CAPABILITIES

- Enterprise CIO Leadership (Regulated Financial Services)
- Large-Scale Transformation & Modernization
- M&A Integration & Platform Consolidation
- Technology Risk, Governance & Regulatory Readiness
- Cloud & Platform Modernization
- Operating Model & Cost Optimization
- Cybersecurity & Resilience
- Enterprise AI, Data & Analytics Governance
- Board & Executive Partnership

PROFESSIONAL EXPERIENCE

RIMINI STREET

Vice President, Financial Services Industry Solutions | Nashville, TN
June 2025 – January 2026

Served as an executive advisor to CIOs, CFOs, and COOs across global financial services organizations, helping clients address cost pressure, technical debt, resilience, and modernization challenges across complex enterprise platforms.

- Advised senior executives on enterprise operating-model optimization, ERP and core-platform cost containment, and regulatory-aligned modernization strategies
- Played a central role in shaping enterprise **Agentic AI** strategy for ERP and legacy-platform environments, including co-authoring a widely recognized industry whitepaper on governed, autonomous AI operating models
- Engaged boards and executive teams on balancing modernization, AI adoption, and regulatory confidence without destabilizing core operations

RIDER CONSULTING, LLC

Founder | Executive Advisor – Technology, Integration & Transformation | Nashville, TN
May 2022 – Present

Provide selective, executive-level advisory support to CEOs and senior leadership teams navigating digital transformation, operating-model change, integration, and emerging-technology adoption.

- Advise on enterprise modernization, AI-enabled automation, and cloud strategy aligned to business outcomes and regulatory expectations
- Support integration and restructuring initiatives where stability, execution discipline, and risk management are critical
- Coach executive leaders on building high-performing technology organizations and governance models that scale

WELLS FARGO

Senior Vice President | Chief Information Officer – Home Lending | Nashville, TN
June 2020 – May 2022

Enterprise CIO for one of the largest mortgage platforms in the United States, supporting ~8M customers and ~30,000 users. Led a global technology organization of ~1,600 onshore and offshore professionals with accountability for application development, architecture, infrastructure, data platforms, cybersecurity, and technology risk.

- Owned and executed a **\$100M+ modernization agenda**, consolidating and modernizing legacy lending platforms while improving resiliency, scalability, and speed to market
- Led operating-model transformation across technology and delivery teams, improving execution discipline, accountability, and delivery velocity
- Embedded regulatory-grade technology risk and cybersecurity governance aligned with OCC expectations
- Modernized data platforms and analytics capabilities, establishing a foundation for applied AI and data-driven decisioning
- Partnered closely with executive leadership to position technology as a core business enabler while maintaining operational stability

FRANKLIN AMERICAN MORTGAGE COMPANY (ACQUIRED BY CITIZENS FINANCIAL GROUP)

Senior Vice President | Chief Information Officer | Nashville, TN
September 2016 – June 2020

CIO for a national mortgage platform supporting ~1M customers. Led end-to-end technology transformation and played a pivotal role in the successful acquisition and integration by Citizens Financial Group.

- Led enterprise-wide modernization, including cloud-first migration across AWS and Azure, improving scalability and reducing infrastructure cost by ~25%
- Reorganized technology and data teams, centralizing ownership and implementing agile operating models
- Implemented applied AI/ML and automation across lending, underwriting, and compliance, reducing cycle times by ~40%
- Directed M&A technology due diligence and integration, unifying platforms and operating models post-acquisition
- Established cybersecurity and risk management frameworks aligned with regulatory expectations, strengthening audit and compliance posture

JEGS HIGH PERFORMANCE

Chief Information Officer (Interim) | Columbus, OH
July 2015 – August 2016

Brought in to lead a company-wide digital and technology transformation, repositioning technology as a direct driver of revenue growth and scalability.

- Modernized e-commerce and omnichannel platforms, contributing to **\$40M in incremental annual revenue** through improved digital conversion and expanded channels
- Led enterprise technology stabilization initiatives to improve reliability and scalability
- Aligned technology strategy directly to business growth, strengthening digital customer engagement

JPMORGAN CHASE & CO.

Executive Director | Senior Technology Leader | Columbus, OH

April 1999 – June 2015

Held senior leadership roles across commercial banking, consumer banking, and capital markets during a 16-year tenure at one of the world's largest financial institutions.

- Played a key leadership role during the **2008 financial crisis**, supporting the rapid integration of critical platforms from **Bear Stearns and Washington Mutual**, helping stabilize operations under extreme regulatory and market pressure
- Led modernization of commercial banking platforms, including digital account opening capabilities that improved compliance, reduced onboarding time, and supported market leadership
- Directed large-scale operating-model and cost transformations, including global outsourcing and platform consolidation initiatives
- Managed multi-hundred-million-dollar budgets and globally distributed teams across North America, EMEA, APAC, and LATAM

MILITARY SERVICE

United States Army — Sergeant (E-5)

Operation Desert Shield / Desert Storm Veteran

EDUCATION

Mount Vernon Nazarene University — Bachelor of Business Administration (Cum Laude)