

MATT RIDER

Enterprise Chief Information Officer | Financial Services Transformation, Integration & Resilience

Matt Rider is a seasoned enterprise Chief Information Officer with more than 25 years of experience leading large-scale modernization, integration, and operating model transformation across highly regulated financial services organizations. He has served as CIO for national banking and mortgage platforms supporting millions of customers and is recognized for his ability to stabilize complex technology ecosystems while modernizing them to support growth, resilience, and regulatory confidence.

Matt has led \$100M+ technology transformation programs encompassing core platform modernization, cloud migration, cybersecurity uplift, data and analytics enablement, and enterprise operating-model redesign. He has managed and developed global technology organizations of more than 2,500 professionals, aligning technology strategy directly to business objectives while reducing cost, complexity, and execution risk.

A defining aspect of Matt's leadership is his experience operating under pressure. During his tenure at JPMorgan Chase, he played a key leadership role in technology integration efforts during the 2008 financial crisis, including the rapid integration of Bear Stearns and Washington Mutual platforms, helping stabilize operations under extreme regulatory and market scrutiny. He later applied this crisis-tested discipline as CIO at Franklin American Mortgage Company, where he led enterprise-wide modernization and played a pivotal role in the successful acquisition and integration by Citizens Financial Group.

As CIO of Wells Fargo Home Lending, Matt was a trusted advisor to senior executives, responsible for modernizing one of the largest mortgage technology environments in the United States. He led a global organization of approximately 1,600 technologists, executed a \$100M+ modernization agenda, strengthened technology risk and cybersecurity governance aligned with OCC expectations, and established data and analytics foundations to support applied AI and data-driven decision-making.

In addition to his operating roles, Matt has served in executive advisory capacities, working with boards, CEOs, CIOs, and COOs on modernization strategy, operating model optimization, integration planning, and governed enterprise AI adoption. He has contributed to industry thought leadership on next-generation operating models, including the application of agent-based AI within enterprise and ERP environments.

Matt is known for his calm, disciplined leadership style, his ability to translate complex technology issues into clear business decisions, and his effectiveness in environments undergoing transformation, integration, or heightened regulatory scrutiny. He is based in Nashville, Tennessee, and is open to enterprise CIO, integration leadership, or strategic transformation roles where experience, judgment, and execution rigor are essential to success.