

Job Title: Chief Technology Officer (CTO)

Location: Preferred - Kansas City or Philadelphia (Some hybrid flexibility available)

### **Company Overview:**

Fidem Financial is an innovative leader in the financial services and asset management space managing our industry-leading platform to source, fund, acquire, and manage consumer loan receivables. Our leadership team is best-in-class with extensive backgrounds in credit portfolio transactions and management having collectively completed over \$100B in card portfolio transactions. Fidem's team boasts more than 250 years of aggregate experience in all aspects of card portfolio management, including Operations, Marketing & Product Management, Compliance, Credit Risk, Card Conversions, and Vendor Oversight.

### **Position Overview:**

As the CTO at Fidem you will play a pivotal role in leading the technological direction and growth of the organization. You will bring a strong background in financial institutions, payment systems, and solution architecture to the leadership team. Your expertise will be essential in shaping and executing the technology strategy, ensuring security, scalability, and innovation in all of our products and services. You will lead a talented team of engineers, developers, and architects while collaborating with cross-functional departments to drive business success.

### **Key Responsibilities:**

- **Strategic Leadership:** Develop and execute the company's technology vision, strategy, and roadmap, aligned with business goals. Lead the technology team in delivering innovative financial products and services.
- **Solution Architecture:** Oversee the design and architecture of scalable, secure, and robust payment systems and financial technology platforms. Ensure that architectural decisions align with long-term business objectives.
- **Payment Systems:** Lead the integration, optimization, and management of payment systems across multiple channels. Ensure compliance with regulatory requirements, security standards, and industry best practices.
- **Technology Innovation:** Drive the adoption of emerging technologies, such as blockchain, artificial intelligence, and data analytics, to stay ahead of market trends and enhance product offerings.
- **Team Leadership:** Build, mentor, and lead a high-performing technical team. Foster a collaborative, innovative, and results-oriented culture.

- **Stakeholder Collaboration:** Partner with executives and cross-functional teams (product, operations, finance) to ensure alignment between technology initiatives and business needs.
- **Risk Management & Security:** Manage technology risk and ensure the security and compliance of all systems, including data privacy, payment processing, and financial transactions.
- **Vendor & Partner Management:** Evaluate, select, and manage third-party vendors and technology partners to support the company's technological needs.
- **Continuous Improvement:** Promote best practices in software development, solution architecture, and agile methodologies to improve processes and deliver high-quality products.

#### **Qualifications:**

- Proven experience (10+ years) in a senior technology leadership role, ideally as a CTO or in a similar executive-level technology position.
- Strong experience with financial institutions, banking systems, and payment systems (including online payments, mobile payments, and payment gateways).
- Deep expertise in solution architecture, with a focus on designing scalable, secure, and high-performance systems.
- Hands-on experience with financial regulations (PCI-DSS, GDPR, etc.) and ensuring technology compliance within financial services.
- Strong understanding of cloud technologies, microservices architecture, API integrations, and DevOps practices.
- Experience in leading technology transformations and driving innovation in a complex, regulated environment.
- Exceptional leadership and people management skills, with a track record of building and scaling high-performing teams.
- Ability to work collaboratively with senior executives, product managers, and technical teams.
- Strong problem-solving and analytical thinking, with a strategic mindset and a focus on business outcomes.

- Bachelor's degree in Computer Science, Engineering, or related field (advanced degrees preferred).

**Preferred Qualifications:**

- Previous experience in a startup or fast-growing technology company.
- Familiarity with the latest trends in financial technology (FinTech) and digital payment innovations.
- Knowledge of cybersecurity best practices in the context of financial systems.
- Ability to travel to office locations (Kansas City or Philadelphia) when necessary.

**Why Join Us?**

- Competitive compensation package with performance-based incentives.
- Health, dental, and vision benefits.
- Opportunity to work with a forward-thinking, innovative company at the forefront of financial technology.
- Flexible work environment with the option for hybrid work.
- A collaborative, supportive, and growth-oriented company culture.

If you're passionate about leading technology teams to create world-class financial solutions and are looking for an exciting challenge in the FinTech space, we'd love to hear from you!