

David K. Williams

Chief Technology Officer | Global Technology Strategy | Financial Platforms, Cloud, Data & AI

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EXECUTIVE PROFILE

Chief Technology Officer and hands-on financial technology executive who translates commercial strategy into scalable platforms, high-performing organizations, and measurable growth. Leads an approximately 60-person organization spanning engineering, architecture, UX, design, and QA at Savana, where a banker-facing servicing product was repositioned into an end-to-end banking platform across digital, branch-assisted, and back-office channels.

Experience spans digital banking, brokerage, payments, alternative-asset trading, identity and risk controls, enterprise data platforms, cloud-native systems, and governed AI/ML delivery. Known for modernizing mission-critical regulated platforms through API-first architecture, data-centric engineering, automation, observability, security, and resilient operating models.

Track record includes building a global 50+ engineer organization at GloriFi; leading \$125M application integration and \$50M infrastructure transformations at Capco; generating \$40M in new business; and managing \$28M in annual revenue. Combines board- and executive-level communication with the technical depth to architect platforms, lead re-platforming, and build AI-enabled engineering capabilities.

PROFILES

LinkedIn
dvdkwms

Github
david-k-williams

EXPERIENCE

Savana Inc.

Malvern, PA

Chief Technology Officer (formerly Chief Product Officer)

January 2023 - Present

Joined as Chief Product Officer to expand a banker-facing servicing product, then moved to Chief Technology Officer to define the technology strategy and rebuild the foundation required for an end-to-end banking platform. Lead an approximately 60-person organization spanning engineering, architecture, UX, design, and QA.

- **Repositioned a back-office component into a full-stack banking platform** spanning origination and servicing across digital, branch-assisted, and back-office channels, expanding the addressable market and creating new-logo and installed-base growth paths.
- **Architected vendor-agnostic platform orchestration** across five core systems—Finxact, Temenos, Fiserv Premier, Fiserv DNA, and Signature—and 20+ payment, card, identity, and risk providers, reducing coupling while enabling modular adoption.
- **Extended the platform into alternative-asset trading and custody workflows** covering precious-metals pricing, order handling, settlement, customer-initiated physical delivery, NDIP disclosures, chain of custody, and BSA/AML controls.
- **Lead a contract-first re-platform from low-code to .NET and Flutter** using parity testing and complexity-tiered sequencing while strengthening DevOps, observability, reliability, FDX-aligned data contracts, and ISO 27001, PCI DSS, and SOC 2 controls.
- **Built a governed internal AI engineering platform** with custom MCP servers, machine-readable architecture knowledge, and approximately 30 agent skills for requirements grounding, code review, risk calibration, change-impact analysis, test planning, and living documentation.
- **Established federated identity and partner-embedding patterns** using OIDC, OAuth2, SAML, token exchange, custom claims, MFA step-up, and secure session and context handoff.
- **Designed channels for independent or full-platform adoption**, allowing financial institutions to coexist with incumbent providers, replace individual surfaces, or execute a broader platform modernization.

GloriFi

Dallas, TX

Chief Engineer

February 2022 - December 2022

Built and led a global, geographically distributed engineering organization delivering consumer financial services at scale; the mobile app reached the Apple App Store Top Financial Apps list.

- **Scaled an onshore/offshore organization to 50+ engineers** across banking, brokerage, insurance, and mortgage products, establishing a distributed delivery model across product domains.
- **Designed a cloud-native Azure and Cosmos DB platform** with data-driven recommendation and personalization capabilities, including SlateQ-based decisioning.
- **Integrated 50+ external providers through a custom API gateway**, improving interoperability, partner onboarding, and control over a complex financial-services ecosystem.
- **Applied behavioral economics and analytics** to deliver personalized news, insights, and engagement experiences.

Capco

Managing Principal

Held P&L, sales, and delivery leadership across consulting and engineering, building high-performing teams and modernizing complex platforms for regulated financial institutions.

Washington, D.C.

April 2016 - February 2022

- **Led a multi-year, \$125M integration program spanning 50+ applications**, representing technology to C-suite stakeholders and establishing cross-functional governance, dependency management, and operational risk controls.
- **Directed 100+ infrastructure engineers through a 12-month, \$50M transformation**, delivering a virtualized environment through disciplined milestones, dependency sequencing, and risk management.
- **Generated \$40M in new business and managed \$28M in annual revenue** across a diversified technology and transformation portfolio.
- **Led global product and engineering delivery across the United States, Eastern Europe, and India** to launch a digital financial institution spanning banking, mortgage, and insurance capabilities.
- **Designed policy-based access control aligned to ISO 27001**, improving least-privilege enforcement, data protection, auditability, and institutional control maturity.
- **Built and commercialized offerings** in API ecosystems, cloud modernization, digital delivery, and platform transformation while mentoring 70+ consultants and engineers.

Freddie Mac

Project Management, Professional

Delivered transformation initiatives in Multifamily with a dual remit across project management and software engineering.

McLean, VA

May 2014 - April 2016

- Cut delivery timelines by creating reusable frameworks and a repeatable execution model.
- Delivered \$10M+ in projects with improved predictability and stakeholder satisfaction.
- Directed build-out of the Multifamily Origination and Underwriting System to improve accuracy and throughput.
- Stood up a Rapid Execution Delivery team to attack urgent priorities and reduce backlog risk.

EDUCATION

Georgetown University

Technology Management

Master of Professional Studies • 4.0

August 2020 - May 2024

Virginia Commonwealth University

Information Systems, Economics

Bachelor of Science

August 2011 - May 2014

SKILLS

Executive Technology Leadership

Global Technology Strategy, Commercial Alignment, Executive Partnership, Board & Client Engagement, P&L Leadership, Portfolio Strategy, Digital Transformation, Organizational Scale

Data, AI & Automation

Data Engineering, Enterprise Data Architecture, Analytics Platforms, AI/ML Decision Support, Automation, Agentic Engineering, MCP, RAG, LLM Evaluation & Governance, OpenAI Models, Anthropic Claude, Meta Llama

Hands-On Engineering

.NET / C# / ASP.NET, Flutter (iOS / Web), Python, TypeScript / Deno, SQL / PostgreSQL, REST / GraphQL / gRPC, Kafka, CI/CD

Cloud Architecture & Reliability

Cloud-Native Architecture, AWS / Azure / GCP, API-First Platforms, Event-Driven Architecture, Enterprise Integration, Contract-First Migration, Platform Modernization, Observability, Operational Resilience, Docker / Kubernetes, Zero Trust

Global Organization & Delivery

Distributed Engineering Teams, Workforce Scaling, Agile Delivery, DevOps, Cross-Functional Leadership, Delivery Governance, Talent Development, Vendor Ecosystems

Governance, Security & Controls

Enterprise Governance, Audit Readiness, Risk Infrastructure, Data Governance, Identity & Access Management, ISO 27001 / SOC 2 / PCI DSS, BSA/AML, Regulation E, Privacy by Design

Financial Markets & Platform Domains

Financial Markets Technology, Digital Banking, Brokerage, Alternative-Asset Trading, Payments, Core Banking, Risk & Identity Systems, Front-to-Back Workflows, Platform Orchestration

PROJECTS

Emily's Running App

2024 - Present

Designed, built, and launched a privacy-first running intelligence platform—originally built for my wife—spanning web and native iOS.

- Combined race discovery, split, pace, prediction, and fueling tools with GPX maps, elevation-aware pacing, spectator planning, and realtime Run/Watch tracking with maps, progress, splits, and ETA.
- Built LLM-powered route analysis and spectator-sign generation using open-weight models, structured prompts and outputs, Supabase Edge Functions, and deterministic product logic around model responses.
- Built a global catalog of nearly 200 races and developed predictive and cohort analytics benchmarked on 1.5M+ finishers; modeled routes and live location using PostgreSQL/PostGIS, materialized views, and geospatial functions.
- Implemented privacy-by-design sharing with explicit consent, short codes, PINs, QR access, session expiration, and Supabase Realtime Broadcast and Presence.
- Shipped with Flutter, Supabase, Deno Edge Functions, Firebase Hosting, Analytics, Crashlytics and Performance, MapLibre, and Xcode Cloud; published to the Apple App Store.

<https://emilysrunning.app>

Access Gate

2026 - Present

Created and published a provider-agnostic Flutter package for composable feature visibility and access-driven UI policy enforcement.

- Centralizes feature flags, roles, permissions, and attribute-based policies for widgets and routes.
- Supports Firebase Remote Config, LaunchDarkly, Supabase or backend claims, and local state without coupling application code to a single provider.
- Designed for testability, reusable policy composition, and separation of authorization concerns from presentation logic.

https://pub.dev/packages/access_gate

SPEAKING & PUBLICATIONS

Journal of Financial Transformation

2021

Modern Delivery: Five Key Steps to Adopt Modern Delivery in Your Financial Institution

Published framework for helping financial institutions adopt modern delivery through operating-model, technology, workforce, and governance change.

<https://EconPapers.repec.org/RePEc:ris:jofitr:1659>

FinovateSpring

San Francisco, CA

Product Overview

2023

Delivered a live executive demonstration of Savana's end-to-end platform orchestration from core systems to customer channels, showing how financial institutions can operationalize new products faster.

<https://www.youtube.com/watch?v=e8T8VmaKQ50>

FinovateFall

New York, NY

Embedded Banking

2023

Built and launched a new digital banking brand live in under three minutes, demonstrating configurable embedded banking, partner integration, and channel orchestration.

<https://www.youtube.com/watch?v=7MaFxfXg4hE>

AWARDS

Above & Beyond Award

Freddie Mac

Recognition for delivering results beyond scope and expectations on high-priority initiatives.

Business Go-Getter

Capco

Awarded for proactively building executive relationships that generated qualified pipeline and closed opportunities.

CERTIFICATIONS

Certified ScrumMaster (CSM)

ScrumAlliance

Agile delivery, team coaching, ceremony facilitation, flow optimization.

Certified Scrum Product Owner

Scrum Alliance

Backlog strategy, stakeholder alignment, roadmapping, value delivery.