



GABRIELLA POCZO

PRINCIPAL CONSULTANT
INTERIM CTO AND CIO



RELEVANT EXPERIENCE

Gabriella Poczo is a highly accomplished technology executive with extensive experience providing product and technology vision, rapid product launches, and business/digital transformations as CIO and CTO for consumer mobile, fintech, payments, communications, and software/SaaS within both small and large global companies. During her distinguished career, Gabriella's key roles included:

Business Unit CIO - Global Commercial Products and Services, American Express – Gabriella led AMEX's highest priority digital/technology transformation initiatives, including Business Platinum Card revenue, and a \$3B portfolio of commercial products and services including Business Checking Accounts, Cross Border Payments Platforms, Corporate Payments, Business Financing, Invoice Financing and Working Capital Loan platforms. She also led M&A due diligence and technology integrations for the Kabbage acquisition.

CTO, WorldRemit, Inc. – Gabriella was hired by the CEO and Investors of this leader in remittance payments to scale and mature the technology organization driving company growth and improved EBITDA. Her key objectives included expanding the global remittance footprint and increasing payment types for customers. Gabriella overhauled the remittance payout platform, reducing time to market for new correspondent partner integrations expanding the footprint by 30% to 120 unique countries. She also spearheaded the development of an AI-driven "pay-in" payment platform improving margin by 50%, reducing customer fees by 50%, and improving business resiliency sustaining revenue operations during post-BREXIT currency volatility whilst competitors suspended operations.

In the earlier stages of her career, Gabriella served as **Chief Technology Officer** for **Textplus, Inc.**; **Managing Director, Mobile Engineering** for **Skype, Inc.** where she led the transition from desktop to mobile and the integration to MSFT post acquisition; **Senior Director, Mobile Engineering** for T-Mobile where she launched the very first Android mobile handset globally in an exclusive partnership with Google; and **Chief Enterprise Architect** for **Sun Microsystems, Inc.**

Gabriella holds a bachelor's degree in Mechanical Engineering and Computer Science from **Toronto Metropolitan University** complimented by an Executive Diploma in Marketing Management from **York University**.

PERSONAL STATEMENT

As a leader, I specialize in crafting compelling product and tech visions, fostering collaboration, and challenging the status quo. My passion lies in scaling businesses and pioneering industry defining innovations in mobile and fintech. My superpower is to swiftly identify opportunities, set the agenda for change, and cultivate autonomous cultures of continuous improvement. I excel in building trust with the business, leading multicultural teams, and employing disruptive tech in turnaround scenarios. Through continuous learning and exploration of cutting-edge technologies and best practices, I am currently advancing my knowledge of the intersections of security and AI within the cloud.

PRACTICE FOCUS

CXo Partners provides a full complement of interim technology executives, including Chief Information Officers, Chief Technology Officers, Chief Information Security Officers, Chief Data Officers, and Chief Digital Officers.

The Chief Information Officer lives at the intersection of operations, technology, strategy, innovation, and business transformation to define roadmaps for and support revenue and market share growth. My focus is to be an agile and influential team leader delivering efficient performance and profitability in diverse, complex, and ambiguous conditions. I have deep experience partnering with businesses in turnaround or transformation situations and bringing organizations to new levels of maturity. Our key services and solutions include:

Technology Adoption & Organizational Transformation: We align, structure and efficiently operationalize all facets of IT within many different industry verticals, including Financial Services, Fintech, Healthcare, Energy and more.

Investment Management & Business Improvements: We drive operating efficiency and customer satisfaction improvements by introducing architectural solutions and automation to enhance engagement with internal and online customers. These strategies include data asset management/utilization, vendor assessments and replacing/enhancing proprietary legacy systems, infrastructures, and processes.

Cybersecurity & Risk Management: We direct the cybersecurity function within the organization through stepped maturity roadmaps, advancing the organization's security profile and maturity level. We install programs to continually monitor risks and identify new threat actors maintaining a highly effective security posture, resulting in limiting significant breaches.

Change Management & Optimization: We spearhead the creation of identifying opportunities for automation and efficiency resulting in roadmaps and strategies in all aspects of IT and Operations that lead to surpassing business goals, investor and shareholder expectations, and market and regulatory demands. We also introduce industry best practices and KPIs for project and portfolio management, including the launch of new Enterprise PMOs.

