



# CHRIS B KENNEDY, PhD, MBA, CFA

Enterprise Operations | AI Governance | Payments | Growth | Transformation

## EXECUTIVE OVERVIEW

Chris B. Kennedy is an enterprise operating executive with leadership experience spanning strategy, operations, payments, finance, technology, risk management, internal audit, and enterprise transformation in highly regulated industries.

He has led large-scale organizations and modernization initiatives supporting enterprise banking and payment platforms processing \$4.0 trillion annually while improving operating leverage, strengthening resiliency, enabling growth, and modernizing critical business capabilities. Throughout his career, Chris has focused on translating strategy into execution by aligning people, processes, technology, risk management, and capital investment decisions to measurable business outcomes.

In addition to his Fortune 500 leadership experience, Christopher advises startups and emerging technology ventures across FinTech, AI, Open Banking, and digital platforms. He works with founders and leadership teams to align innovation, governance, business models, and growth. He also contributes to executive and graduate education in artificial intelligence and analytics through teaching engagements with Duke University Fuqua School of Business and UNC Kenan-Flagler Business School.

## DIRECTOR VALUE PROPOSITION

- ✓ Drive enterprise performance and operating leverage
- ✓ Align strategy, operations, technology, and risk
- ✓ Scale organizations through transformation and modernization
- ✓ Enable growth through digital, payment, and platform capabilities
- ✓ Govern AI and emerging technologies responsibly
- ✓ Bridge startup innovation and enterprise execution

## BOARD & ADVISORY EXPERIENCE

**Six Wing Studios (2020 – 2023):** Board Member

*Early-stage technology-enabled wellness and gaming venture.*

Supported founder decision-making regarding business model refinement, growth strategy, fundraising and governance practices for an early-stage wellness technology venture.

**Scoutr (2018 – 2020):** Advisory Board Member

*Early-stage AI-enabled HR talent matching platform using research psychometrics.*

Advised stakeholders through governance, ethics, financial stewardship, and ownership disputes, helping negotiate a successful ownership restructuring and organizational realignment.

## Additional Advisory & Innovation Leadership

- SkyPet — Co-Founder
- Oak City Mindfulness — Advisory
- Innovation Depot — Startup Mentor (Velocity & Voltage Programs)
- Tanda LLC — Early-Stage Company Valuation and Assessments

## CONTACT

chris.b.kennedy@outlook.com  
linkedin.com/in/kennedychris  
(919) 720-1138

Charlotte, NC

## BOARD ASSETS

- Enterprise Operations
- Strategy → Execution
- AI Governance
- Payments Infrastructure
- Risk & Resilience
- Digital Transformation
- Technology
- Startup Advisory
- Regulatory Governance
- Value-Driven Growth
- Capital Plan & Allocation
- Stress-Testing

## EDUCATION & CREDENTIALS

**PhD, BS – Nuclear Engineering**

*North Carolina State University*

**MBA – Corporate Finance**

*UNC Kenan-Flagler*

**Chartered Financial Analyst (CFA)**

*CFA Institute*

## THOUGHT LEADERSHIP

- Open Banking Advocacy
- Business AI Instruction
- Startup Mentoring
- Global AI Leadership

## Chris B Kennedy, PhD, MBA, CFA

chris.b.kennedy@outlook.com | (919) 720-1138 | linkedin.com/in/kennedychrisb | Charlotte, NC

Dr. Kennedy brings a broad perspective to the boardroom, combining Fortune 500, Startup, and Academic experiences while leveraging leadership roles from finance, capital planning, governance & risk management, strategy, technology, operations, AI, and internal audit to bring insightful questions and effective challenge.

### BOARD RELEVANT CONTRIBUTIONS AND EXPERIENCE

#### ENTERPRISE OPERATIONS & PERFORMANCE

- **TRANSFORMING PAYMENTS INTO A REVENUE ENGINE** – Built enterprise payments P&L and strategy driving \$25M+ in investments tied to \$120M+ revenue streams and repositioned Payments from a cost center into a product-led growth organization aligned with top Banking and FinTech firms.
- **SCALING GLOBAL OPERATIONS THROUGH TRANSFORMATION** – Launched the company's first global managed services model, expanding a 55-person local team into an 80+ associate 24x7 organization (\$12M+ spend), increasing capacity 40% and improving operating leverage 2%.
- **DATA-DRIVEN CAPITAL PLANNING** – Led all CFA and modeling activities to support annual capital planning exercises for DFAST *and* all analytical modeling for the new loan account standard: ASU 2016-13 (CECL).

#### STRATEGY, GROWTH, & INNOVATION

- **OPERATIONALIZED EXECUTIVE PERFORMANCE MANAGEMENT** – Established and operationalized the CIOO strategic OKR framework, aligning executive and divisional priorities across a 3-year horizon while sustaining positive operating leverage of 1–3% YoY.
- **NEXT-GENERATION PAYMENTS STRATEGY** – Led cross-functional payments strategy across business, digital, and technology, enabling 50%+ YoY RTP growth and advancing Open Banking and Embedded Finance initiatives.
- **DEFINED OPEN BANKING API STANDARDS** – Led the Treasury Management Payments API workstream at Financial Data Exchange, securing Technical Board approval for interoperable commercial open banking standards aligned with FDX, X9, and ISO frameworks.

#### TECHNOLOGY OVERSIGHT & MODERNIZATION

- **MODERNIZING CRITICAL PAYMENTS INFRASTRUCTURE** – Led modernization and testing of 20+ interconnected payment systems within 4 months by deploying a blended onshore/offshore delivery model, AI-assisted software development, and disciplined execution routines.
- **RESTORING OPERATIONAL EXCELLENCE AT SCALE** – Stabilized a high-risk platform by reducing major technology and operations incidents by 60% and client downtime by 35%, while elevating capability maturity from L0 to L3.

#### GOVERNANCE, RISK, AND AUDIT

- **LED HIGH-STAKES RISK, REGULATORY, AND RESTRICTED PROJECTS** – Directed complex validations, investigations, and special projects for one-time initiatives including CECL (ASU 2016-13), M&A, HR AI, Human Trafficking, and Fair Lending.
- **LED AI RISK & MODEL RISK MANAGEMENT** – Led all 2<sup>nd</sup>-line risk management for artificial intelligence and model risk management.
- **LAUNCHED STRATEGIC AUDIT ANALYTICS** – Built out first continuous audit analytics function within internal audit with a domain focus on strategy and risk appetite that detected new compliance findings.

#### DRIVING VALUE WITH RESPONSIBLE AI

- **SHAPED RESPONSIBLE AI GOVERNANCE** – Established a cross-industry Responsible AI framework for the Data & Trust Alliance in collaboration with leaders from Walmart, Mastercard, IBM, and the NFL and representing the alliance at the World Economic Forum on AI in workforce decisioning.
- **PIONEERED AI-DRIVEN OPERATIONAL AUTOMATION** – Built an in-house NLP/AI solution automating 95% of LIBOR-to-SOFR contract remediation, generating \$10M+ in cost savings while establishing scalable AI and computer vision capabilities for enterprise-wide risk testing and regulatory initiatives.
- **ENABLED RESPONSIBLE AI INNOVATION AT SCALE** – Built one of the bank's first AI/ML governance frameworks enabling enterprise adoption of ML-driven products to drive more than \$5 million in net new revenue while maintaining zero regulatory findings, modernizing the ML platform, advancing bias-safe credit decisioning, and developing leaders who advanced into senior enterprise and industry roles.