TONY SCHMIDT
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Resourceful, high-EQ technology leader with 15+ years driving innovation, transformation, and growth in finance and fintech. Built and led global teams delivering real-time B2B API solutions for 130+ fintechs and 9 of the top 15 US banks. Skilled communicator fostering alignment, trust, and collaboration across engineering, product, and business teams.

EXECUTIVE STRENGTHS

Engineering & Technology Leadership – Modernized legacy infrastructure into scalable SaaS platforms, enabling fintech APIs, enterprise-grade integrations, and cross-platform interoperability.

Customer-Centric Excellence – Delivered world-class 69 NPS as strategic advisor, fostering lasting technology partnerships.

Strategic Business Partnership – Bridged business and tech to unlock growth, efficiency, and speed-to-market.

People & Culture Champion – Built thriving, resilient teams and culture through high-EQ and values-driven leadership.

PROFESSIONAL EXPERIENCE

Fractional CTO & Advisor..03/2024 – Present
- **Boomerang Information Services** – Defining and delivering a cloud-native transformation roadmap to optimize scalability, performance, and double workflow efficiency.
- **MenLiving** – Enhancing interoperability and efficiency with cost-effective solutions, reducing spend by 40%.
- **1871 Innovation Hub** – Advising fintech founders on architecture, tech, and go-to-market.

TRANSUNION ....*2003 – 2024*

Sr. Director, Technology & Customer Engagement | *2019 – 2024*
- Led two global teams of 10+ B2B/B2B2C specialists and ops pros supporting complex customer integrations.
- Acted as strategic SME and exec escalation point for 95+ active partnerships, driving $165M ARR.
- Turned around an underperforming delivery team; restructured ops and cut response time from weeks to <1 day.

Sr. Director, Technology Solutions | *2017 – 2019*
- Launched native credit portal pilot with Samsung, integrated with OS for deployment across 80M+ devices.
- Assembled "Tiger Team" to deliver Chase Credit Journey in 90 days, generating $16M+ in ARR.
- Led SAFe Agile rollout across business unit, doubling delivery speed and improving transparency.

Director of Technology | *2011 – 2017*
- Managed and mentored a 35+ person tech team across the full SDLC, Product, and Operations.
- Led tech delivery of CreditWise for Capital One, launching front-end and API platform with cross-team support.

Director, Applications Engineering | *2007 – 2011*
- Led 20+ engineers in developing secure, scalable coding standards across full-stack platforms.
- Partnered with Credit Karma to scale the freemium credit model to 75M+ users and a $7B valuation by 2020.

Technical Architect & Team Lead | *2003 – 2007*
- Received President's Award for leading .NET framework rollout exceeding 1B transactions.
- Collaborated with executives, sales, product, and IT to deliver bespoke solutions for high-value partnerships.

CORE COMPETENCIES
Languages & Frameworks: Java, .NET (C#), Python, Node.js, Perl, JavaScript, SQL
Cloud & Architecture: AWS, Docker, Kubernetes, CI/CD, Microservices (API-first), API Gateway, Service Mesh
Leadership: Agile / SAFe (Certified SPC), High-EQ Leadership, Talent Development, Cross-Functional Alignment
Security & Compliance: DevSecOps, OWASP, PCI, SOC 2, Identity & Access Management
Tools & Platforms: Splunk, Jira, Jenkins, Rally, ReadyAPI, Salesforce, Oracle, Linux/Windows

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SELECT SUCCESS STORIES

API Platform Innovation
Built and launched a cutting-edge .NET-based consumer credit API platform to meet fintech customer demand for expanded consumer credit data access. Overcame internal resistance by leading a cross-functional proof-of-concept effort, modernizing and replatforming legacy internal services for external use. Platform adoption by 130+ fintech customers drove $165M in ARR, establishing TransUnion as a fintech credit data API ecosystem leader.

Capital One Credit Wise
Led technical delivery of Capital One's CreditWise, a headless, API-driven credit monitoring platform. Co-architected the enterprise-scale solution in partnership with Capital One's executive, product, IT, and compliance teams. Delivered a bespoke API-integrated backend supporting 55M+ users, enabling Capital One to fully own the front-end code and content to support brand control in later phases.

Acquisition Leadership
Assumed technical and operational leadership for $638M acquisition's integration and customer success team. Streamlined stakeholder comms and incident triage, reduced response time from weeks to <1 day. Led platform migration to avoid contract breach, safeguarding $85M in ARR.

Customer Onboarding Excellence
Launched a Customer Onboarding Center of Excellence to standardize delivery across 100+ partners. Improved deployment consistency and accelerated time-to-value through KPIs and strategic enablement frameworks.

EDUCATION & CERTIFICATIONS
- University of Wisconsin–Madison – B.S. in Philosophy & Sociology, Concentration in Analysis & Research
- Scaled Agile Framework Certifications – Program Consultant (Trainer), Architect, Product Manager, Scrum Master
- U.S. Army Reserve – EMT-certified Medical Specialist
- Certified Meditation Coach & Facilitator

COMMUNITY LEADERSHIP
President & Co-Founder – Peace of Mind Global Enterprise Resource Group..*2017 – 2024*
- Built and led an HR-sponsored employee resource group promoting workplace mindfulness, inclusivity, and resilience.

Co-Founder and Facilitator – North Shore Meditation Community... 2016 – Present
- Lead weekly meditation sessions and retreats focused on mindfulness, stress relief, and mental well-being.