

TONY SCHMIDT

Executive Technology Leader | Fintech & SaaS Platforms | Strategic Innovation

Wilmette, IL • 773.858.9551 • tony@tonyschmidt.info • linkedin.com/in/tschmidt • tonyschmidt.info

PROFESSIONAL SUMMARY

Resourceful, high-EQ senior technology executive with 20+ years of proven success driving strategic innovation, digital transformation, and revenue growth within SaaS and fintech industries. Built and led global teams to deliver robust, scalable platforms and APIs, integrating solutions for 130+ fintechs and 9 of the top 15 U.S. banks, generating \$165M ARR with an industry-leading 69 NPS. Combines executive vision with technical execution experience, cultivating cross-functional collaboration, and building empowered teams.

CORE COMPETENCIES

• Strategic Technology Leadership • Digital Transformation & Innovation • API & Systems Integration • AI/ML Implementation & Automation • Customer Success & Retention • SaaS Platform Development • Agile Methodologies (SAFe) • Executive & C-Suite Engagement • High-EQ Team Leadership & Coaching

PROFESSIONAL EXPERIENCE

Fractional CTO & Strategic Advisor | AWS Ventures | Chicago, IL | 03/2024 – Present

- Provides strategic technology consulting, AI integration, and digital transformation advisory for mid-market and growth-oriented organizations.
- Guides architecture and technology roadmap for multiple clients, ensuring alignment with business objectives and scalable growth.

Fractional Chief AI & Integration Officer | AiTiate | Chicago, IL | 05/2025 – Present

- Senior advisor, guiding AI solution architecture and integrations for mid-market clients.
- Supporting engineering team to deliver custom AI/ML projects and rapid proofs-of-concept.

Fractional CTO | Boomerang Information Services | Chicago, IL | 09/2024 – Present

- Defined digital transformation strategy, technology roadmap, including identifying process gaps, inefficiencies, and opportunities to drive 4x productivity.

CTO Advisory & Mentor | MenLiving & 1871 Innovation Hub | Chicago, IL | 03/2024 – Present

- Optimized technology stack, cutting annual costs by 40% and enhancing user experience.
- Advises fintech startups on solution architecture, compliance strategies, and effective go-to-market approaches.

TRANSUNION | Chicago, IL | 2003 – 2024

Sr. Director, Technology & Customer Engagement | 2019 – 2024

- Led global TPM and customer support teams to drive complex integrations with top fintechs and banks, achieving industry-leading 69 team NPS supporting \$165M ARR.
- Principal business partner executing Salesforce Lightning migration, enhancing customer data alignment and operational efficiency.
- Led acquired customer integration team to improve response time from weeks to under 24 hours avoiding contract breaches, preserving \$85M ARR.

Sr. Director, Technology Solutions | 2017 – 2019

- Led rapid delivery initiatives, including Chase Credit Journey, launching within 90 days and securing \$16M ARR.
- Spearheaded technical collaboration with Samsung, piloting a native credit platform for deployment across 80M devices.

Director of Technology | 2011 – 2017

- Managed engineering teams across the full SDLC; Spearheaded Capital One CreditWise API platform, supporting 55M users.
- Built and owned fintech and banking credit data API backbone, driving 10%+ YoY B2B revenue growth for 10+ years.

Earlier: Director, Applications Engineering; Technical Architect & Team Lead | 2003-2011

- President's Award recipient for enterprise .NET rollout of 1B+ annual transaction platform; integrated startup engineering, product, and delivery teams into corporate ecosystem.

EDUCATION & CERTIFICATIONS

- B.S., Philosophy & Sociology (Concentration in Analysis & Research) – University of Wisconsin–Madison
- SAFe Program Consultant (SPC) & Trainer • Certified Meditation Coach & Facilitator • U.S. Army Reserve – EMT Certified Specialist

COMMUNITY LEADERSHIP

- Board Member, MenLiving Nonprofit | 2023 – Present • Co-Founder & President, Peace of Mind Global ERG | 2017 – 2024 • Co-Founder & Facilitator, North Shore Meditation Community | 2016 – Present

KEY ACCOMPLISHMENTS

- Built and owned TransUnion's groundbreaking consumer credit API, establishing an industry-leading fintech ecosystem and driving \$165M ARR.
- Successfully directed Capital One's CreditWise headless delivery platform, enabling client brand control for 55M+ users.
- Led high-stakes acquisition team integration at TransUnion, reducing customer response times from weeks to under a day, safeguarding \$85M ARR from contract breaches.
- Championed Agile transformation at TransUnion, doubling team throughput and significantly improving operational transparency and quality with 95% predictability.