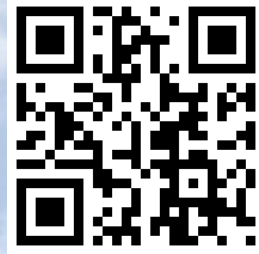


# Kelvin To





FinTech Pioneer / Risk Strategist



www.DataBoiler.com

*Everybody talks about Big Data, but not anyone can come up with a patent pending invention to address the industry's toughest challenges and be nominated for FinTech Person of the Year*

## Who is he?

- **FinTech Pioneer**
  - Nominated for the 2015 FTFnews **FinTech Person of Year Award**
  -  Financial Services Roundtable BITS collaborator program committee
- **Entrepreneur/ Inventor**
  - Came up with a **patent pending invention** to address the Volcker rule's compliance challenges that JPMorgan Chase CEO once described as impossible
  - 20+ years of experience prior to founding Data Boiler; was V.P. for Broadridge, Examiner for Institute of Bankers, and Unit Head/ Executive management team member for Citi
- **Strategist in Financial Industry**
  - Thought leader, author, and speaker on e-Banking and Risk Management; featured on [Tabb Forum](#), [GARP](#), [Financial Times](#), [American Banker](#), [FTF News](#), [WatersTechnology](#), [The Bankers](#), [The Trade](#), [Treasury Today](#), [Markets Media](#), [Bob's Guide](#), [Lafferty](#), [Canadian Wealth Advisors Network](#)
  - Formulated a data driven banking business model with 500+% growth and replicated the success across 18 emerging countries
  - **Subject matter expert** in Corporate Finance/ Investment Banking
- **Other Accomplishments**
  - **Risk** assessments, **surveillance** program, governance, 3 lines of defense, ISO-27001 security audit
  - Led M&A, research, strategic alliance efforts, created big picture/ roadmap, **innovation**, predictive modeling
  - Product development, systems implementation, **reengineering** and restructuring, strategic planning
  - MSc Banking  香港城市大學 City University of Hong Kong
  - Master of Management  **MGM** MACQUARIE UNIVERSITY MASTER OF MANAGEMENT
  - BSc Accountancy  **BENTLEY** UNIVERSITY

## Quotes / References

*FinTech pioneer Data Boiler ... bringing Big Data to bear on big problems in the financial services industry ... now he and his company are taking things to a whole new level!*



*"Be it strategically position new products to market, seeking new markets to attack ... I can only marvel at his quick understanding, strategic thinking and his big picture approach ... Extremely impressed"*



*... contributed to our year-on-year significant growth of the business"*

*"Great job in enhancing process flow and instrumental in driving for best practices... his ability to identify key touch points, his tenaciousness*

*Others "His contributions really blew the team away ... A keen and proactive person, Kelvin has helped the company to establish a strong foundation for further developments ... commendable as they involved not only the system side but also the human aspect as well ... result oriented person with excellent interpersonal skills and strategic minds ..."*

## Why you should care?

- Because "algorithms have come to rule our World" said Christopher Steiner
- Because you are only seeing the tip of the iceberg in risk and compliance
- Because data silos hinder your abilities to charge forward strategic goals
- Because mavericks are beating the strategies of your major consultants
- Because disruptions are sparked by crowd movements and networks
- Because you either embrace the future or face strategic challenge

## Specialties

### Risk Analytics / Compliance Management

Market / Operational / Credit / Liquidity Risks, ERM, VaR, KMV, Quant Hedge, Dodd-Frank, Volcker, CCAR/ DFAST, PPNR, TLAC, Basel III, FFIEC 101/102, IFRS9, NSFR, LCR, MiFID II, MAD II MAR STOR/ SAR, §613 CAT, BCBS239, 40 Act, AIFMD, SEC 22c-2, 12b-1, FINRA 2310, DOL 404/ 408, AML, FATCA

### Big Data / Ecosystem Improvements

Machine Learning, Data-In-Motion, Internet-of-Things, Ontology, Taxonomy, NoSQL, Semantic, Hadoop, MDM, OLAP, Text Mining, Enterprise Architecture, Multivariate Statistics, PCA/ MDS, Time Series Vector, Network Science, R, SAS, ITIL, COBIT, SOA, Lean I.T., Cybersecurity, CMMi, Six Sigma (Black Belt), BPM

## Served Markets

- Corporate and Investment Banks
- Capital Markets / Asset Management
- Retirement / Insurance / Advisory

## Contact Kelvin

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