Job Title:
Chief Technology Officer (CTO)

Job Description

Overview

Reporting to the President and COO, we are seeking a hands-on Chief Technology Officer who can architect, build, and scale Nuuvia's next-generation Intelligent Lifecycle Banking platform. This leader must be equally comfortable setting multi-year technology strategy and rolling up their sleeves to write code, architect systems, resolve complex technical challenges, and mentor engineering teams.

This CTO is not a manager-only role—this is a builder role. The CTO is responsible for delivering lifecycle-driven banking capabilities that deliver the highest levels of security, compliance, availability, performance, and resiliency leveraging AI across coding, testing, release management, delivery, and user experience.

Key Responsibilities

1. Platform Strategy: Intelligent Lifecycle Banking

- Architect a platform that understands user lifecycle stages, learns from user behavior, dynamically adapts the user experience, predicts next-best financial actions, and drives financial wellness.
- Design and deliver multi-tenant, API-first lifecycle services supporting banks, credit unions, and enterprise partners.
- Develop lifecycle modules for onboarding, account origination, saving, spending, borrowing, and long-term financial coaching.

2. Hands-On Engineering & Architecture

- Write, review, and ship production-level code across backend, frontend, and cloud systems.
- Architect a modern, event-driven, microservices platform using domain-driven design and real-time decisioning.
- Build modular shared capabilities for onboarding, payments, credit, saving, investing, and coaching experiences.
- Mentor engineers through pair programming, architectural reviews, hands-on examples, and coaching.
- Implement automated unit and integration test frameworks, promote TDD, and ensure high engineering quality.

- Plan for data isolation, shared services, centralized onboarding/payment/ledger flows, and a scalable multi-tenant architecture.
- Build shared component architecture for both frontend (tenant-aware React modules) and backend services.
- Own release excellence, defining regression criteria, standardizing QA severity, automating test pipelines, and ensuring stable deployments.

3. AI, Data & Decisioning

- Lead development of Nuuvia's intelligent data and AI layer, including behavioral scoring, automated underwriting, and predictive analytics.
- Design and deliver generative AI copilots for service, operations, onboarding, and financial coaching.
- Implement AI-assisted engineering productivity tools such as automated testing, code generation, and observability enhancements.

4. Modernization & Re-Platforming

- Modernize legacy systems into a cloud-native architecture using micro-services, containers, and serverless computing.
- Lead hybrid cloud strategy across Microsoft (.NET/Azure) and AWS ecosystems.
- Implement DevOps best practices, including CI/CD pipelines, infrastructure-as-code, automated deployments, and zero-trust security.

5. Fintech, Digital Banking & Payments Leadership

- Lead development of adaptive digital experience for youth, young adults, and elderly account holders.
- Oversee buildout of payments capabilities, including ACH, RTP, card processing, and money movement infrastructure.
- Design ledgering, reconciliation, and real-time risk and fraud decisioning systems.
- Ensure compliance with FFIEC, PCI, SOC 2, ISO, GLBA, and partner-driven regulatory requirements.

6. Scale & Operational Excellence

- Architect the platform for 3–5x annual growth across performance, infrastructure, reliability, and cost efficiency.

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- Lead incident response, root cause analysis, and continuous improvement cycles. Develop operational KPIs for performance, uptime, cost, and product quality.

7. Security, Compliance, Operations & Resiliency

- Own SOC II compliance strategy, audits, controls, and ongoing readiness.
- Define and manage disaster recovery, high availability, redundancy, and business continuity programs.
- Ensure GLBA and COPPA compliance and strict data governance practices across all workloads.

8. Financial Oversight & Technology Portfolio Management

- Partner with Finance on planning, forecasting, budgeting, and portfolio ROI analysis.
- Optimize cost structures across cloud, tools, software, infrastructure, and engineering resources.
- Develop business cases for strategic technology investments supported by ROI and operational impact.

9. Team Leadership & Global Execution

- Build, scale, and mentor engineering teams across onshore and offshore locations.
- Drive a high-performance engineering culture focused on craftsmanship, automation, quality, and velocity.
- Oversee customer implementations, third-party integrations, and enterprise documentation standards.

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Minimum Qualifications

- Bachelor's degree in a related field (Master's degree preferred).
- 15–20+ years in software engineering and architecture with strong hands-on coding capability.
- 7–10+ years in senior technical leadership roles (CTO, VP Engineering, Chief Architect) in Fintech preferably in digital banking, payments, lending, or financial infrastructure.
- Proven experience building scalable multi-tenant SAAS B2B2C platforms.
- Deep experience with Microsoft (.NET, Azure) and AWS cloud ecosystems.
- Demonstrated Experience with delivering complex and highly configurable solutions.
- Demonstrated ability to design and deploy AI/ML systems in production.
- Experience leading offshore engineering teams.
- Track record of scaling platforms 3–5x annually with high reliability.

Success Profile

- A technologist first: Hands-on, deeply technical, fluent across the stack.
- A builder: Experienced in constructing lifecycle-driven financial platforms.
- A business partner: Focused on partnering with the leadership team to build a great business.
- AI-forward: Inserting intelligence into every customer and operational journey.
- Execution-driven: Able to deliver secure, scalable systems with predictability.
- A mentor: Developing engineers through example, clarity, and rigor with demonstrated ability to lead teams through difficult situations while maintaining customer trust.
- A partner and team player: Working cross-functionally with Product, Delivery, Compliance, Operations, and Finance
- Data driven: Strong analytical and problem-solving capabilities with experience establishing scalable delivery operations and consistently achieving quantifiable KPIs.
- A communicator: Excellent communication and interpersonal abilities.
- An advocate: A commitment to excellence and a dedication to customer satisfaction.

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Benefits

- Competitive salary and bonus structure
- Comprehensive benefits package including health, dental, and 401(k)
- Dynamic work environment with passionate, driven colleagues
- Opportunity to shape the future of digital banking and payments on a global scale.

About Nuuvia

Nuuvia, a Tyfone group subsidiary, is the leading provider of intelligent lifecycle banking solutions for community banks and credit unions. Designed to easily integrate with a financial institution's existing digital banking infrastructure, Nuuvia's platform helps institutions acquire, retain, and more effectively engage account holders across multiple generations with personalized digital experiences as a Nuuvia-branded service, a co-branded service, or under the institution's white-label brand.

Nuuvia's flagship digital youth banking module is live with dozens of community banks and credit unions across the country, enabling them to acquire, grow, and retain youth accounts and deposits, promote financial health, and build long-term loyalty in an increasingly competitive marketplace.

Nuuvia is an equal opportunity employer. We encourage candidates from diverse backgrounds to apply.