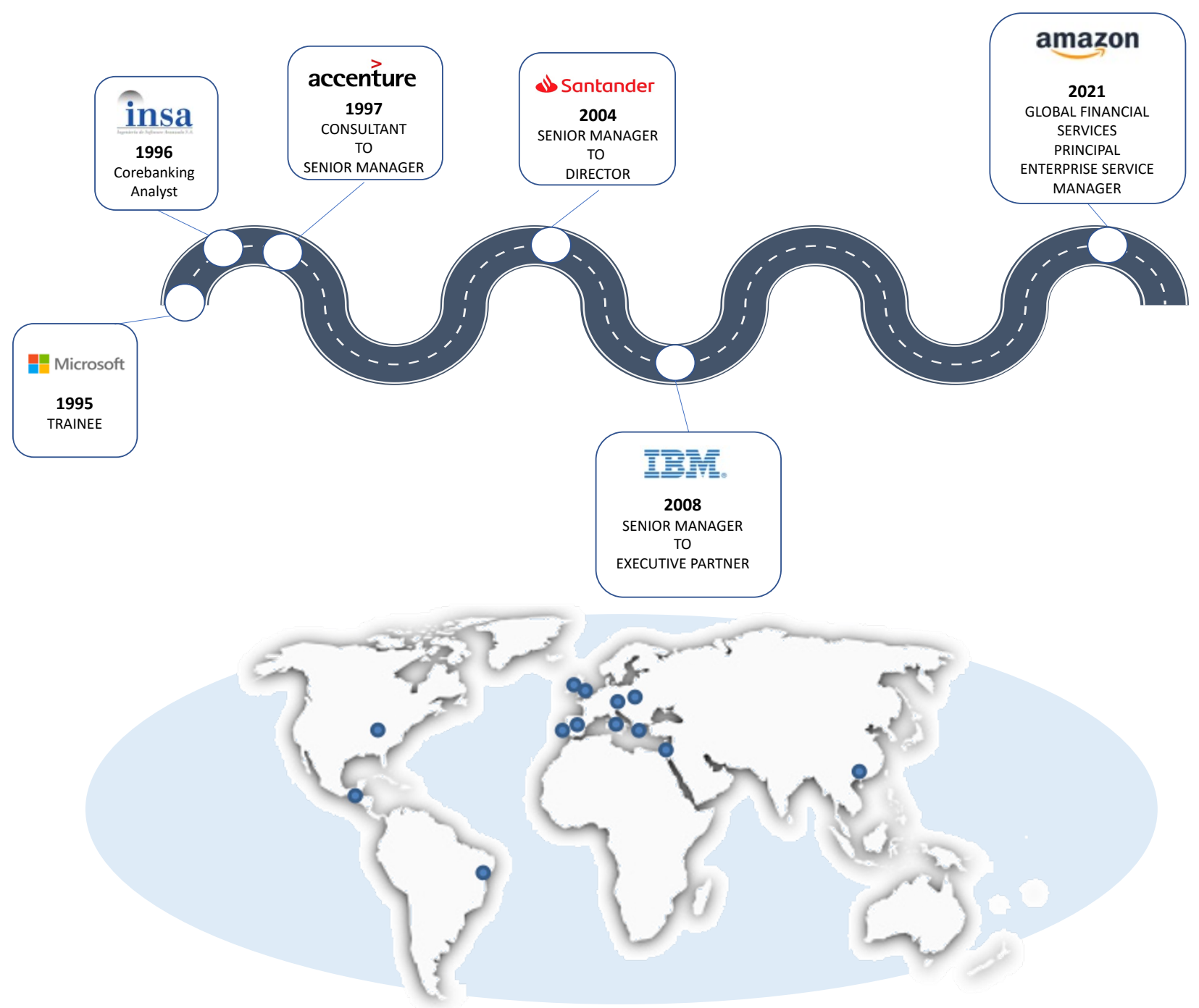


I have developed an International Career, providing Value to Customers, building Partnerships and creating innovative Solutions, with great Team and People Leadership, Coaching, Mentoring and Hiring; strong Sales and Delivery capabilities; and high experience in Complex Management and Operations, Budget, P&L, Pipeline, Forecasting and Reporting. Very close to Financial Services, and mainly, but not only, in Banking Industry, leading teams to develop Business Solutions, Architectures, Core Banking Applications, omnichannel architectures, front end Banking Applications, Systems & Digital Transformation, Business Transformation, Consulting, Methodologies, Governance, and all kind of services around Innovation, Digitalization, AI&ML, CAMSS (Cloud, Analytics, Mobile, Social, and Security) all around the world and with a direct CxO relationship and partnership.

Alberto Fernández



A professional path starting in 1995, working in more than 12 different countries has give me the chance to have a wide open cultural and diverse baggage



*Helping my customers to
redefine their future, advising,
designing and building solutions
applying the most innovative
trends available every moment;
both with technology, processes,
management, governance and
new business.*



Technology and innovation have always been main pillars in track forward, but my success would not have been possible without my teams and a good governance model.

Accenture (Andersen Consulting, Accenture),
ES 5/1997 - 10/2004
Senior Manager, Multiple International Projects
Main but not only remarkable projects:

- **2/2004 - 9/2004, Irland:**
Bank of Irland ALNOVA **Core Banking** Implementation. Senior Manager head of all the technical Areas.
- **11/2002 - 1/2004, Austria:**
BAWAG PSK, ALNOVA Core Banking Implementation. Manager head of all the architecture and technical Areas
- **8/2002 - 10/2002, Mexico:**
Banco Azteca ALNOVA **Bank in a Box** Implementation. Manager Responsible for all the technical Areas and all Spanish Team deployed.
- **3/2002 - 7/2002, Spain:**
Caja España, **Altitude Multichannel Contact Center.** Consultant Responsible for **Design** and Implementation
- **12/2000 - 3/2002, Spain:**
UNO-E: **Securities** and Alerts Implementation. Consultant Responsible for Design and Implementation
- **8/1999 - 12/2000, Greece**
EUROBANK Core Banking Implementation. Senior Consultant head of Payments and Cards front end and back end Implementation
- **1/1999 - 8/1999, Brazil**
BBVA Excel Economico, Consultant head of the core, middle and front architectures implementation and set up.
- **5/1997 - 12/1998, Spain & Greece**
Altamira Core banking front end migration from OS2 to Windows NT

Banco Santander ISBAN
10/2004 - 1/2008
Santander Software Components Division
Responsible of more than **150FTEs** in development departments:

As member of the board and Head of Technology development and Innovation, I setup and run Santander key areas:

- Partenon Core Banking Architecture Lab.
- Financial Devices Architecture and ATMs
- Banksphere front end Deployment and Implementation
- Business Rules.
- Business Process Management.
- Knowledge Management
- XBRL,
- ETLs Data Transformation Laboratory
- C.Net development strategy.
- Mobile banking Lab.

I was a active part of the organic growth of Santander Group

- Part of UK Abbey Bank integration Program.
- Part of Portugal Totta Bank Integration Program.

I was Head of SW Components Governance including.

- Products definition
- Demand Live Cycle management
- Budget control
- Corporate Communication
- P&L

Technology and innovation have always been main pillars in track forward, but my success would not have been possible without my teams and a good governance model.

IBM GBS, ES:

1/2008- 1/2021

IBM Executive

IBM Global Business Services Leadership Team member.

Certified FSS Industry Subject Matter Expert.

Certified Consulting Subject Matter Expert.

- **10/2017-1/2021**

Executive FFSS

Grupo Santander Executive Partner.

- **10/2016-5/2018**

Executive FFSS,

Spain Portugal Greece and Israel Cloud Application

Innovation Service Line Leader. +300 FTEs.

- **1/2014 - 10/2016**

Associate Partner FFSS, FSS GBS Head of Countries

(Israel, Greece, Cyprus, Portugal).

Barclays Bank Client Executive. BPM, BPO, Mobile, Core

Banking and Process Transformation. +200 FTEs.

TEMENOS Client Executive. TCB Core Banking Product

development and K-Bank Implementation in Bangkok,

Thailand.

- **2/2013 - 12/2013**

IBM SPGI BPM and Smarter Process Growth Platform

Leader.

- **7/2012 - 03/2013**

BBVA Solution Executive GPP Proactive Production

Management.

- **5/2010 - 12/2011**

Grupo Banco Popular, ES Client Executive. Omnichannel

Architecture & Front End Migration.

- **11/2008 - 7/2014**

INFOCAJA, ES Client Executive. Governance, SOA; Core

Banking, Outsourcing.

- **1/2008 - 10/2008**

Mapfre, ES Client Executive. SOA Architecture, WEB

Portal, Governance.

Amazon Web Services

ES 3/2022 –CURRENT

Principal Partner Sales Manager GFS South Europe

CUSTOMERS: Banco Santander, BBVA, Axa, Credit

Agricole and BNP Paribas

Global Financial Services

ES 1/2021 – 3/2022

Principal Enterprise Service manager

CUSTOMERS: Banco Santander and BBVA

Global Financial Services

Being relevant , sharing the knowledge and building the next generation

University COLABORATION	 2007-2009 MBA. "The Art of Direction. Managing Teams. Teacher	 2019 & 2020 International MBA Technical Coach	 2019 - Currently Associate Professor Department of Business Economics Applied Economics & Fundamentals of Economic Analysis
Eminence COLABORATION	 SPANISH FINANCIAL SERVICES SECTOR STATUS 2012-2014-2019	 IBM C-SUITE STUDY & CEO STUDY 2013-2015-2019	 Artificial Inteligence for Regulatory and Compliance Retina EL Pais 2019
Blue Print IBM ELITE GROUPS	 IBM FORWARD TEAM	 IBM PERFORMANCE TEAM	 IBM GOLDEN TOP TALENT

Thank you for taking the time to reach here.

Finally, let me share my contact data with you.

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Alberto Fernández

A stylized, handwritten signature in blue ink, consisting of several overlapping, sweeping lines that form the name 'Alberto Fernández'.