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.

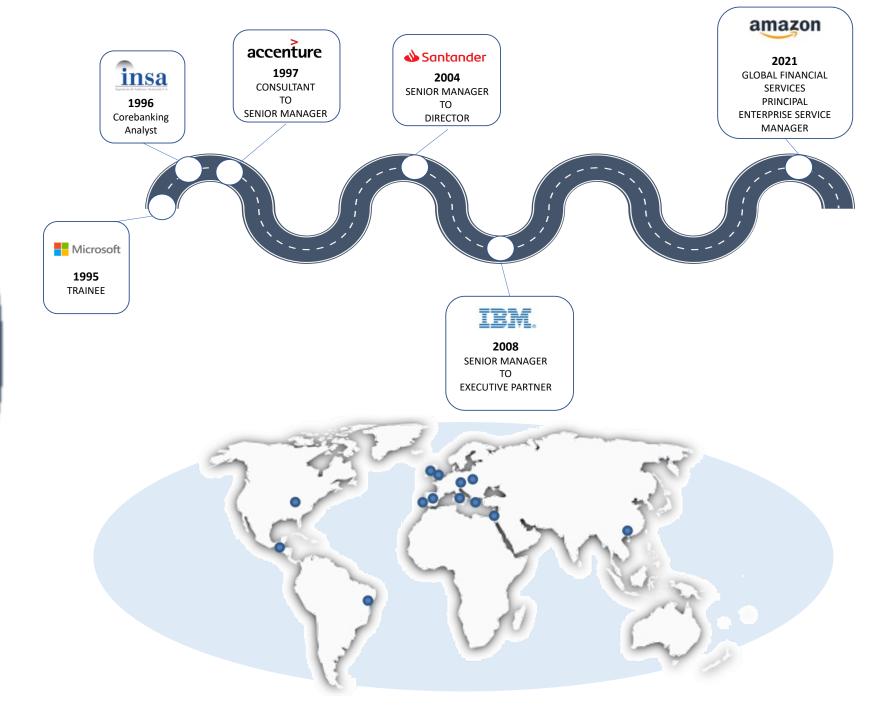




Let me share some secrets with you to add some context to our conversation. Always needed in a busines build on persons.







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

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.

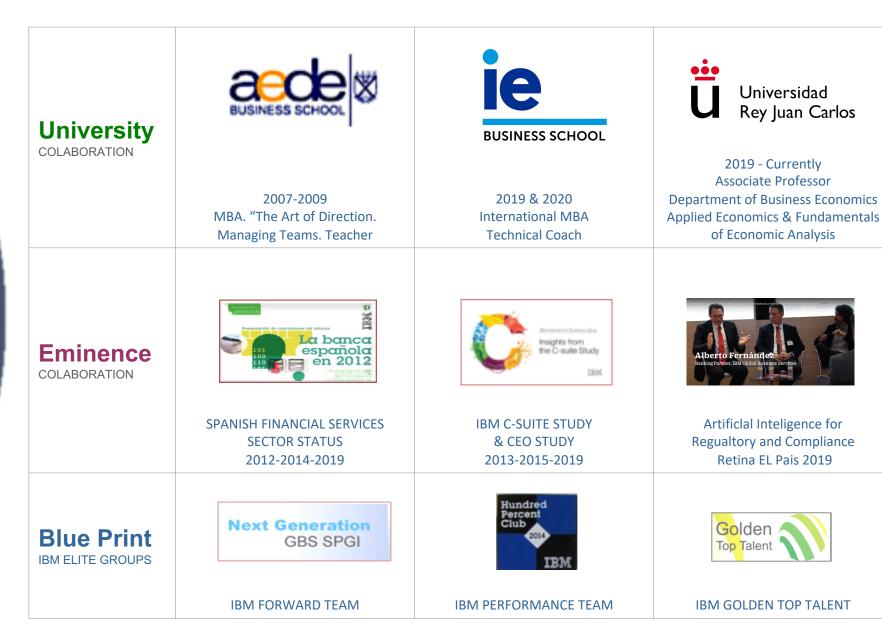
1/2008 - 10/2008

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



Thank you for taking the time to reach here.

Finally, let me share my contact data with you.

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Alberto Fernández

