



MARTY VANZWIETERING

PARTNER, FRACTIONAL CTO & CIO



RELEVANT EXPERIENCE

For more than 15 years in financial services, fintech, and e-commerce, Marty has led technology strategy, product development, and execution — building engineering organizations of 50+ people and managing budgets up to \$25 million, from high-growth digital commerce to banks with \$200 billion in assets. His leadership roles have included:

TechCXO | Fractional CTO & Partner Leads technology and product initiatives for financial services, capital markets, retail, and technology clients — including CRM and sales infrastructure for an investor relations engagement, digital platform strategy, and AI adoption roadmaps.

PNC | Head of Retail Technology Strategy Led enterprise technology strategy across platform modernization, DevSecOps, and delivery for a 40,000-employee bank. Built a just-in-time licensing model that cut waste 92% and saved \$10 million annually, and drove testing automation from 35% to 80%.

M&T Bank | Head of Business Banking Technology and Head of Retail Technology Innovation Led a 50+ person engineering organization and \$25 million budget across business banking and retail technology. Launched a self-service banking platform that added \$32 million in annual revenue, and built an AI-enabled CRM deployed to 1,000+ branches, lifting lead generation 7%.

The Orvis Company | Web Development Manager Managed digital commerce end to end for this outdoor retailer. Stabilized a B2C platform to recapture \$8 million in revenue and grew conversion through testing, analytics, and personalization.

Keurig Dr Pepper | Technology Lead Led technology for Keurig and Green Mountain Coffee's web properties as digital sales grew from under \$100 million to more than \$700 million annually, while cutting fraud from 2% to 0.5% for \$10 million in annual savings.

Earlier Experience: Senior Developer, Vermont Teddy Bear Company; Programmer, Seibels Bruce Group; Tech Lead, Extended Stay Hotels.

PERSONAL STATEMENT

I'm a CTO with an unusually commercial view of technology: what matters is what it does for the business. My results span revenue growth, fraud reduction, and digital businesses operating at scale, backed by the platforms and teams to deliver them.

Companies bring me in when a growth channel has outgrown its platform, a modernization effort has stalled, a board or investor needs a clear view of the technology and its risks, or leadership needs an experienced operator to turn a roadmap into business performance.

For more than 15 years I've moved between technology strategy, product, and execution across financial services, fintech, and e-commerce, leading engineering teams of 50+ and technology budgets of \$25 million at banks with \$200B+ in assets and large CPG companies.

PRACTICE FOCUS

Technology Leadership

- Chief Technology Officer (CTO)
- Chief Information Officer (CIO)
- Strategic Roadmaps
- IT Leadership & Services

Product & Development

- Product Strategy
- Software Development
- Product Management
- Product Rescue
- Architecture
- DevOps
- Agile Coaching

Strategy & Management

- Digital Strategy
- IT Strategy
- Organizational Design
- Metrics & Monitoring

Diligence & Assessments

- Technology Due Diligence
- Technology Assessments

IT & Emerging Technology

- Artificial Intelligence
- IT Security
- Cloud Hosting

EDUCATION

University of Surrey Bachelor of Science (BS), Mathematics and Computer Science

SECTOR EXPERIENCE

Financial Services

- Regional & National Commercial Banks
- International Banks
- Commercial, Mortgage, Lending
- Investment Banks
- Private Equity
- Consumer Finance

Retail & Consumer

- Internet Retail
- Apparel & Accessories
- Consumer Durables
- Hotels & Resorts

Information Technology

- IT Consulting & Outsourcing
- AI
- CRM, CMS, OMS
- Big Data
- Architecture
- Data in the Cloud and on Prem
- Business/Productivity Software
- SaaS & PaaS

RECOGNITION

Author, *The Data Layer: From Novice to Expert in 2.5 Seconds* **Speaker:** Future Branches (including 2026 keynote, Boston), 71Tech, Retail Bank Transformation, Adobe Summit; DataOS Executive Council Member