Bob Cardenas

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Executive Summary

Accomplished and results-driven technology executive with over 15 years of experience leading high-performing engineering organizations and delivering transformative SaaS solutions in fintech and consumer lending. Proven ability to scale global teams from 12 to 130+, modernize platforms, and drive measurable business outcomes, including a 90% reduction in deployment time and a 25% improvement in feature delivery. Adept at aligning engineering strategies with organizational goals, managing multi-million-dollar budgets (up to $13M), and fostering cross-functional collaboration to deliver customer-centric solutions. A decisive leader committed to driving AI innovation, operational excellence, and business growth in complex, fast-paced environments.

Core Competencies

- **Engineering Strategy & Business Alignment**: Driving scalable solutions that align with corporate objectives.
- **Global Team Leadership**: Scaling and mentoring diverse, high-performing engineering organizations.
- **DevOps and Operational Excellence**: Leading agile transformations to optimize delivery timelines.
- **Technical Innovation**: Spearheading modernization initiatives and R&D to enhance performance.
- **Budget Management**: Delivering projects on time and within financial constraints.
- **Stakeholder Collaboration**: Partnering with executives to align engineering priorities with business growth.

Professional Experience

VP, Application Development (Consumer Lending) | Flagship Credit Acceptance
2023 – 2025 (2 years)

- **Strategic Leadership**: Established a new application development and platform engineering department, creating foundational policies, standards, and procedures to enhance organizational efficiency and delivery.
- **Cloud Transformation**: Orchestrated a 90-day migration of the consumer lending platform from an external vendor to an in-house team and cloud infrastructure, achieving a 25% boost in feature delivery.
- **Innovation and Efficiency**: Implemented feature branch testing using ephemeral environments, reducing post-merge defects by 90% and accelerating time-to-market for new features by 30%.
- **Data-Driven UX Optimization**: Championed a UX strategy to optimize user journeys, reducing drop-off rates by 25% and increasing customer retention.
- **Executive Collaboration**: Designed and executed a feature prioritization framework, enabling executives to track delivery timelines and make informed decisions, improving transparency and accountability.

Director, Software Engineering (Fintech & Payments) | FIS
2018 – 2023 (5 years)

- **Global Team Scaling**: Built and scaled a high-performing engineering team from 12 to 130+ globally, cultivating a culture of collaboration and continuous improvement.
- **Multi-Tenant SaaS Leadership**: Delivered a secure, scalable SaaS and API platform, unifying access to 10+ disparate payment systems, driving operational and business efficiency.
- **DevOps Transformation**: Directed the automation of deployment pipelines, reducing deployment time by 90% and increasing delivery predictability by 25%.

- **Compliance Oversight**: Ensured full compliance with PCI DSS, OWASP, and other security standards, safeguarding critical business data.
- **Strategic Budget Management**: Managed a $13M engineering budget, optimizing resources to achieve timely and cost-effective project delivery.

Senior Manager, Software Engineering (Fintech & Payments) | FIS
2017 – 2018 (1 year)

- Led a digital transformation initiative to deliver a strategic Event Broker system, enabling near real-time responses to customer needs and improving business agility.
- Introduced lean Agile practices and task automation, enhancing team efficiency by 40% and accelerating delivery timelines.
- Scaled a high-performing Agile team from 10 to 30+, driving key initiatives ahead of schedule.

Supervisor Principal Architect (Fintech & Payments) | FIS
2012 – 2017 (5 years)

- Led R&D initiatives to modernize web and streaming platforms, integrating legacy systems for 10,000+ financial institutions and improving performance by 90% and mentored developers.

Solution Architect (Fintech & Payments) | FIS
2008 – 2012 (4 years)

- Created a low-code framework, mentored developers, modernized web and mobile applications, and reduced development costs by 50%.

Technology Skills

Extensive expertise in technology and software development, with a proven ability to bridge the gap between executive-level business objectives and the technical strategies required to achieve them.

- **Platforms**: Docker, AWS, Azure, Google Cloud (GCP), Low-Code, Microservices
- **Frameworks**: Angular, Node.js, NextJS/React, React Native, Spring Boot, .Net, Ruby on Rails
- **Languages**: JavaScript, TypeScript, Java, C#, Ruby, SQL
- **Data**: MongoDB, Elasticsearch, Kafka, Oracle, MS SQL Server, PostgreSQL, MySQL, Firebase
- **Code Management & Quality**: Git, Veracode, Semgrep, SonarQube, Black Duck, ChaosBlade
- **Development Metrics**: Apache DevLake, DORA, APDEX
- **Logging & Monitoring**: Splunk, Sentry, Dynatrace, AWS CloudTrail & CloudWatch
- **Security Compliance**: PCI DSS, NPI, OWASP, NIST, GDPR, SOC II
- **Low-Code/No-Code Platforms:** Adalo, ToolJet, Firebase, Xano, Bubble
- **AI Dev Tools:** Bolt.new, Claude.ai, ChatGPT