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Summary

Tim is a nationally known fintech innovator with years of experience in the private, public and nonprofit sectors. He has a unique combination of expertise and experience in finance, technology, law and policy and has been at the forefront of strategic and product innovation in the world of inclusive fintech.

Since launching and successfully exiting one of the first online companies focused entirely on financial services nearly two decades ago, his journey has included Head of Technology for the CFPB, leading development of a nonprofit home-buying platform funded by the Ford Foundation and working with a consortium of the world's largest banks on a collateral and compliance platform supporting most of the world's multi-trillion-dollar OTC derivatives trading market.

Tim works directly with or as an advisor/consultant to organizations to develop and implement innovative strategies and use financial technology to improve people's lives.

Experience

Principal and Founder

Cambridge Financial Technology

Jan 2017 - Present (5 years 2 months +)

Tim provides strategic advisory and consulting services to C-level executives through Cambridge Financial Technology Inc. He has worked with a wide variety of organizations on strategy development and implementation, strategic partnerships, product innovation and development, and policy. His work often relates to inclusive technology policy and product initiatives that broaden access to financial services. - See example engagement of advisory work for Mocafi below -



Advisor To Chief Executive Officer

MoCaFi

Jan 2021 - Feb 2022 (1 year 2 months)

Tim worked as a full-time senior advisor to the CEO of Mocafi to develop and implement a strategy and to design and develop products to support credit building and homeownership for black and LMI households in major cities across the U.S.

This work included the design and development of an innovative platform to support the homeownership goals of Mocafi cardholders including budgeting, goal setting and the ability to record and report rent and utility payments to credit bureaus. His work also included developing strategic partnerships with key companies such as Rocket Mortgage and impact organizations such as the National Fair Housing Alliance.



Grant Recipient - The Ford Foundation

FinTech social impact project supported by the Ford Foundation.

2013 - Dec 2016 (4 years)

Tim conceived, developed and launched a national impact project aimed at helping low and moderate income families set goals and optimize financial decision-making toward homeownership. Funded by grants from Ford Foundation an innovative fintech platform was conceived and built that provided the digital tools and links to counseling resources required to navigate the homeownership process.

- Selected among 1% of proposals awarded annually by the Ford Foundation; multi-year grant through December, 2016.
- Through Clinton America, developed partnerships with Silicon Valley firms and homeowner counseling organizations to facilitate Fintech innovation for financially underserved.
- Presented platform and provided thought leadership to government officials from US Treasury, Federal Reserve, OCC, CFPB, FDIC, SEC, and White House to inform and advance public policy around Fintech.
- Collaborated with City of Boston to customize platform as a key housing initiative as announced by Mayor Walsh in his 2016 State of the City Address.



Obama Administration - U.S. Consumer Financial Protection Bureau - Head of Technology/CIO

Consumer Financial Protection Bureau

2010 - 2012 (3 years)

Recruited by Elizabeth Warren, Special Assistant to the President of the United States, to join executive team tasked with launching CFPB on time and on budget while under intense pressure from Congress and interest groups. Led technology strategy, planning and implementation for this inaugural federal agency in the digital age with a budget of \$500 million.

- Architected \$50M taxpayer savings by addressing critical technology gaps by outsourcing office and network technology to U.S. Department of the Treasury and becoming the first federal agency to utilize scalable commercial cloud services during staff increase from 50 to 500 in 18-month period.
- Designed and implemented agile, lean process to effectively document, budget, approve and prioritize technology projects across the agency; process later commended in bestselling book *The Lean Startup* by Eric Ries.
- Researched business and potential regulatory implications of digital/mobile payment growth and represented CFPB on Federal Reserve's Mobile Payments Industry Workgroup and made initial recommendations on agency Fintech policy.

Chairman

American Business Leaders for Financial Reform

2009 - 2010 (2 years)

Founded and led organization supporting Dodd-Frank Act and establishing a new consumer finance protection agency. Organization consisted of diverse group of executives, companies and academics in the fields of law, business and economics.

- Liaised closely with Elizabeth Warren on strategic outreach and communication to business community.

- Enlisted support of economic and business groups, industry experts and media through talking points, speeches and presentations; received favorable press coverage in The Economist among others.
- Organized and led meetings with members of Congress, crafted joint letters to Congress, provided press statements, and garnered public endorsements to communicate initiative support.
- Wrote national publication Op-Eds and opinion pieces, appeared on multiple television programs, and authored think tank policy papers.
- Participated in review, drafting and negotiation sessions on text of Dodd Frank legislation; present when President Obama signed the Dodd Frank Act into law.

Founder and CEO

Story Street Investment Management

2004 - 2010 (7 years)

Created and built innovative boutique wealth/investment management company that ultimately developed and used an Internet-based platform to deliver automated guidance to clients based on goals, risk tolerance, and other characteristics.

- Successfully built client base with over \$100 million in assets under management by strategically focusing on marketing to and meeting the needs of high-net-worth entrepreneurs.
- Developed Markowitz Efficient Frontier portfolios utilizing Dimensional and Vanguard funds for core investments.
- Worked with clients individually to evaluate alternative investments ranging from hedge funds to Broadway musical limited partnerships.

Policy Advisor

Government & Policy Roles in Massachusetts

2003 - 2004 (2 years)

- Chairman and Executive Director on Massachusetts ballot initiative supporting bilingual education managing all campaign aspects including strategy, fundraising, and official spokesperson.
- Research and policy work for Governor Romney including project to expand broadband Internet access to Massachusetts' communities outside Boston.
- Governor's commission representative to revamp Massachusetts environmental laws following oil spill in Cape Cod's Buzzards Bay.



President - Thomson Interactive

Thomson Reuters

1999 - 2003 (5 years)

Responsible for leading digital transformation of the \$5 billion global data and information company; responded to competitive threats from Internet startups by designing, building and launching transformative products and services.

- Spearheaded initial design and development of Thomson One, a digital platform that generated hundreds of millions in revenue; empowered a new Internet-driven go-to-market strategy by enabling integration of Thomson information and data products directly into customer Internet and intranet sites • Monitored emerging companies, technologies and business models; consulted with major clients such

as Merrill Lynch to develop a gap analysis between current solutions and the predictive state of the market; coordinated knowledge sharing and strategy across company on digital initiatives.

- Positioned Thomson as industry's leading innovator through strategic communication with Wall Street analysts, investors, major customers, and the media.

Founder and CEO

Story Street Partners, Inc.

1996 - 1999 (4 years)

Founded startup that pioneered use of the Internet to deliver market data, research, and news to senior executives, analysts, and investment managers for clients such as Merrill Lynch and Fidelity Investments.

- Conceived and directed development of flexible knowledge integration platform, tools and APIs enabling large companies to integrate internal and external content, data, and information into their corporate intranets.
- Negotiated strategic partnerships and joint ventures with major publishers and content providers
- Hired and managed a consultative sales and account management team which produced an outstanding roster of customers including Fidelity Investments, State Street Bank, Putnam Investments, KPMG, and Bowne Publishing.
- Grew revenue to \$5 million in three years with staff of 40; sold company to Thomson/Reuters.

Education



Washington University in St. Louis School of Law

JD, Law



University of Wisconsin-Madison

BA

Licenses & Certifications

Chartered Financial Analyst (CFA) - CFA Institute

Attorney - The Massachusetts Board of Bar Overseers

Series 65 Registered Investment Advisor - SEC