THOMAS CARNELL
Fintech CTO & product developer
Madrid, Spain

At a glance

- Product design
- Company founder
- Fintech & startups
- Financial services
- Team leadership
- Product management
- Marketing
- FCA - financial regulation
- Investment management
- Web developer
- Software engineering

Technical

- Software development
- Project management
- Scrum, agile & XP
- LAMP
- Database design/admin
- Linux sysadmin & devops
- Infrastructure, scaling
- Data & systems security
- Full stack, cloud, SASS
- QA & testing

About Me

Husband to a wonderful wife, father to three amazing kids, dreadful photographer, slighter better guitarist.
Hope to leave the world in a better state than when I arrived.

Contact

Phone:
+34 608978638

Email:
tcarnell@gmail.com

LinkedIn:
https://www.linkedin.com/in/tcarnell/

Profile

Senior product designer and web application developer with over 15 years of commercial experience.

I have been the lead developer of two successful tech startups, one of which is an FCA regulated fintech "robo-advisor", in which I was a co-founder, company director and CTO.

Experience

Consultant (technical product owner)
Scalable Capital   ◦   2018 - 2019   ◦   Munich, Germany

- Proposing and outlining technical solutions to business requirements
- Exploring project scope and requirements within a financial regulatory framework

---

CTO / Director / co-founder
ETFMATIC LTD   ◦   2014 - 2018   ◦   Madrid, Spain

- I was one of the three original co-founders and board level director. I was an FCA approved person (CF1) and was the Data Protection Officer
- I pretty much single-handedly designed and built the entire FCA compliant investment technology platform:
    - Pan-European, multi-currency, scalable investment platform
    - From client onboarding to portfolio trading, trade settlement, invoicing and reporting
    - Financial performance tracking & monte-carlo simulations
    - Class leading portfolio rebalancing algorithms
    - Regulatory reporting: internal recs, CMAR, MIFIR
    - Internal system integrity checking and data logging tools
    - API to provide platform integration with partner companies (B2B)
    - Client payment integration
    - Ops "backoffice" admin site
- I was responsible for all infrastructure design, maintenance, data security, backup and availability
- I grew the tech team and oversaw the development of the front-end client app and public website
- I trained and supported the business operations team

Contractor
Various   ◦   2009 - 2013   ◦   Madrid, Spain

Hewlett Packard, Surevine Ltd, Strands Labs

Website founder
Hobby projects   ◦   2009 - present   ◦   Madrid, Spain

OnWebChange.com - 20,000+ users

Lead Developer/Architect
Tyven Systems   ◦   2008 - 2009   ◦   Madrid, Spain

- Selected to join a well-funded Internet start-up venture as the lead developer and architect.
- Responsible for choosing the entire technology stack for all architectures, including: Programming languages, databases, web servers, browser client libraries and all supporting technologies

Software Developer
Various   ◦   2001 - 2008   ◦   Madrid, Spain

Vox Generation Ltd, Harris Communications, Pixology Ltd, EDS (Electronic Data Systems)

Software Test Engineer
Oracle Corporation   ◦   1998 - 1999   ◦   United Kingdom

Education

1st class degree - Software Engineering
South Bank University   ◦   1997 - 2000   ◦   London, UK

3 A-levels: Physics, Computing & Media Studies
Queen Mary's College   ◦   1995 - 1997   ◦   Basingstoke, UK

10 GCSE's
Harriet Costello School   ◦   1990 - 1995   ◦   Basingstoke, UK

Languages

English

Native/fluent

Spanish

Medium/high