

Horia CHIFOR

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EXPERIENCE

Executive Lead of Fintech (EMEA)

IBM | 09/2024 – present

I am leading the fintech strategy and its execution.

My responsibilities include:

- 1) ensuring compliance with global regulations;
- 2) overseeing fintech projects and ensuring growth;
- 3) managing acquisitions and partnerships;
- 4) being a member of the Change Approval Board;
- 5) aligning internal and external tools & technologies;
- 6) approving fintech budgets and investments.

I cut Fintech sector costs by 14% without losing any colleagues or reducing compensations (incl. benefits).

Head of Anti-Money Laundering

Ness | 03/2021 – 09/2024

I helped develop a bleeding-edge, cloud-based, real-time banking solution.

My responsibilities included:

- 1) prioritizing product capabilities each milestone;
- 2) creating the growth strategy plan;
- 3) capitalizing teams (Dev, CloudOps, Sales, etc.);
- 4) familiarizing with legislation in various countries.

Our Anti-Money Laundering division has achieved the highest scores in Technology Excellence and Customer Impact metrics in 2023 -- *BusinessWire*.

Senior Java Software Engineer

ACI Universal Payments | 10/2016 – 03/2021

Middle Java Software Engineer

NOKIA | 10/2014 – 10/2016

Junior Java Software Engineer

Steam | 11/2009 – 10/2014

EDUCATION

Master's Degree in Computer Science

Politehnica University of Timisoara | 9.60 / 10

Bachelor's Degree in Computer Science

Politehnica University of Timisoara | 9.33 / 10

CERTIFICATIONS

Technology Specialist	IBM
Fintech Industry Expert	IBM
Business Strategy	Ness
Advanced Scrum Master	ACI
Advanced Kanban Master	ACI

C1 Level at the English Cambridge Examination

VOLUNTEERING

Helped build houses in Habitat for Humanity project.
08/2019 – 10/2019

Sound and light assistant at the local concert hall.
05/2007 – 09/2014

Host in the Comenius project in my hometown.
04/2010 – 06/2010