

Application for Founding CTO.

Tom Howard.

Founding CTO for the Sydney fintech building modern banking from the ground up.



hire-tom-as-cto.windyroad.com.au

June 2026 · Sydney

Twenty-five years in financial services tech. Three products shipped solo. Two more in flight.

Hands-on across architecture, code, delivery, operations, security, and team. Inside the regulated environments your business will live in. Building Voder now: the AI that gives small and medium businesses plain-English access to their finances.



Twenty-five years inside financial services.

Receipts, not buzzwords.

 May 2026 - present Endava

Senior Architect on Visa Click to Pay initiatives: discovery and implementation.

 2022 - 2024 Pacific National

Rail Systems team lead. 25+ developers, business analysts, and support engineers. Halved open incidents and eliminated recurring ones through root cause analysis. Product Owner for a new internal API platform on Node.js + Fastify + OpenAPI + Turborepo.

 2024 - Feb 2026 Westpac

FATCA / CRS (cross-border tax reporting). Project Director leading a cross-functional team of 50+ across business analysis, project management, change, solution architecture, and IT delivery. Drove entity-customer compliance from 0 to 97 percent in 10 months across 5,300 bankers and 614 branches. Followed by OKYCM (ongoing know-your-customer) and AML / CTF (anti-money-laundering) reform discovery across two Consumer business teams.

 2019 - 2022 Greater Bank

Digital transformation consultant for a 50+ developer organisation. Worked closely with the bank's risk team to design SDLC controls that support high velocity: deploys to production multiple times per week, delivery cycle dropping from ~50 to ~8 days, all with "no objection" from APRA (Australian Prudential Regulation Authority). Testing team 1 person to 9. Production security vulnerabilities from hundreds to near zero. Identity and access management (IAM) architecture and staged migration design.

Same stack. Older rooms.

Where the regulated-bank instincts came from.

 2014 - 2019 AMP

Application and Integration Architect, then Solution Architect. Led the "My AMP" rebuild of banking and wealth-management web for AMP's 1 million+ customer base, including 46,000 home-loan customers at AMP Bank. New Zealand iteration. Bett3r. Salesforce + IRESS adviser-platform integration prototype.

 2011 CSC for BPAY

One of the architects on the next-generation BPAY payments hub. Owned the non-functional requirements: scalability, availability, supportability, performance, resilience. Hit all 6-month milestones; the project was cancelled at the bank-investor level after that. Innovative managed-file-transfer security solution for record-level signing of multi-record payment files.

 2017 - 2018 Rabobank

Solution Architect for new web and mobile banking channels. Java + Spring Boot + Backbase (banking channel framework). Continuous Delivery and behaviour-driven testing embedded in the channel-build process.

 2008 - 2011 NAB / MLC

Senior Analyst Programmer, then Technical Lead for the Integration Services Team (15+ developers). Introduced Continuous Integration and automated deployment plans. Support Lead for 20+ BusinessWorks engines in production.

Just launched

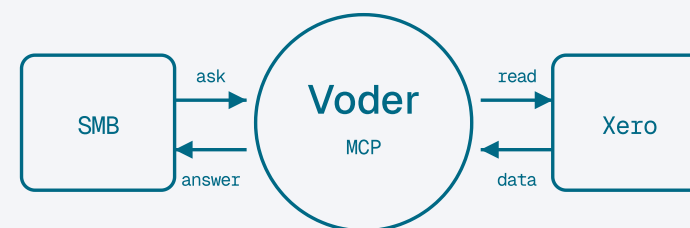
Voder. Your Xero, in plain English.

Most AI tools answer questions. They don't touch your real data.

I moved past chat-style AI to AI that does work for you: agents that read your systems and act on them. Most small and medium businesses haven't. Trusting an agent with your processes starts with trusting it with your data, and uploading PDFs into ChatGPT isn't trust. It's friction.

Voder is the way in. Read-only Xero access surfaced through Claude or ChatGPT via the Model Context Protocol. The owner asks "what's owed to me, and when?" and gets the answer in plain English, inside a tool they already pay for. Trust the data first; the do-it-for-you features come later.

Every other AI play is chasing the enterprise. SMBs don't have a CFO and don't have a budget for one. They have me.



Read-only. Conversational. Plain English.

Live on the [OpenAI Connections marketplace](#) as of June 2026. Day 7 of 60. Two active, one organic.

MCP Xero API TypeScript Next.js Express GCP at voder.ai

Concept to market to profit. Three times.

Solo entrepreneur. Built. Sold. Supported. Funded.



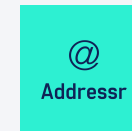
Unit testing for TIBCO BusinessWorks
(enterprise integration platform).

Filled a gap nobody else did: real unit
tests for TIBCO BusinessWorks projects.
Mid six-figure revenue across
paying customers in financial services.
Still in use.



Apache Ant tasks for TIBCO BusinessWorks.

Brought modern build automation to
TIBCO BusinessWorks projects. The
build-and-deploy story TIBCO never
shipped. Low six-figure revenue
from paying customers in production.
Still in use.



Australian address validation. Free, or hosted.

Two flavours, one codebase. Free and
self-hostable from GitHub (110 ★, 23
forks, 43 releases). Hosted SaaS
on RapidAPI has generated five-
figure lifetime revenue
from 16,473 users (830 active
in 30d). Used in production by
Australian services.

The discipline behind all three:

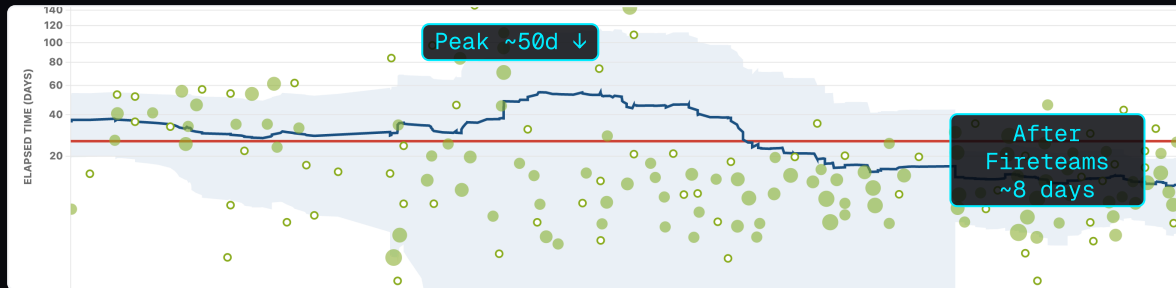


Continuous Delivery

Humble + Farley, 2010 · the playbook BWUnit and TIBant inherited.

Teams. Built. Led. Trusted with the codebase.

Tech turned out to be the easy part. People, processes, orgs are the work. Fireteams of Awesomeness: small, cross-functional, military-inspired teams I built, taught, and shipped with.



Greater Bank cycle time, 21 months. Real delivery data.

50 → 8

Days average cycle time. Peak in mid-2020 down to ~8 by Apr 2021.

200+ deploys


Successful production releases over 6 months. A team releasing once a quarter would need 50 years to do the same.

Risk as partner

Designed the SDLC controls *with* the bank's risk team. Engineered for velocity, not against it. Result: production deploys multiple times per week. APRA "no objection" was the regulator's stamp on the same SDLC.

I support what I build.

Support experience going back to 2002. The systems I design survive contact with production because I know what production actually breaks like. I've been the one debugging it.

 2002 · TIBCO

Rendezvous Support Engineer

Started in the queue. Windows, Solaris, HP-UX, Linux. Bus topologies, retransmit storms, the lot. Every architecture I've drawn since carries that scar tissue.

The thinking I've kept returning to:



The Phoenix Project

Kim, Behr, Spafford, 2013 · IT operations as a parable

 MLC


Integration Support Lead + Tech Lead

Led production support for the Integration team alongside running its delivery. The team that ships is the team that supports.



The Unicorn Project

Kim, 2019 · developer experience and the Five Ideals

 Pacific National

80 → 40 / month

Halved the monthly incident rate on the Rail Systems backlog. Same team. Better signal, because I knew where to look. Build-it-and-throw-it-over-the-wall is how systems rot.



The DevOps Handbook

Kim, Humble, Debois, Willis · the practitioner's manual

The broader record.

Team outcomes across the employers. The talks. The literature.

Greater Bank	Greater Bank	Greater Bank	Pacific National	MLC	Westpac FATCA
24 → 8	1 → 9	100s → ~0	50% ↓	15+	50+
Delivery cycle, days.	Permanent testing team, headcount.	Unpatched production security vulnerabilities.	Open incidents in the Rail Systems backlog.	Developers led, Integration Services.	Cross-functional team across business analysis, project management, change, architecture, delivery.

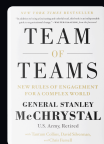
Talks · 510+ leaders across three rooms

apidays Melbourne · 2023 · ~300

SlashNEW Newcastle · 2025 · ~150

Newcastle Coder's Group · 2023 · ~60

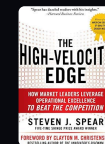
Aligned with the field. Sometimes ahead of it.



Team of Teams
McChrystal, 2015 · early influence



Team Topologies
Skelton + Pais, Sep 2019 · published a month after Fireteams shipped



The High-Velocity Edge
Spear, 2009 · operational excellence in high-tempo orgs

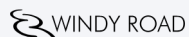
AI is the foundation now. I've been building on it for years.

Not "we should use AI more". Specific systems, specific outputs, specific risk posture. Voder is the current commercial play; everything below is the surrounding ecosystem.



The Shift

Weekly LinkedIn newsletter for engineering leaders. 210 subscribers. Procurement, security, governance, vendor risk, regulatory trajectory. Issue 07 reached 1,079 impressions, top of the series.



windyroad/agent-plugins

Open-source Claude Code plugin suite. Architecture governance, ISO 31000 risk, test-driven development, delivery quality. The toolkit I use to ship Voder, Well Financial, and this site.

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Well Financial

Co-founded consumer fintech. "Helping you own your financial well-being." 21 percent spending reduction proven in prototype. Pre-launch.



CSIRO autonomous agents

1999 to 2001. Autonomous software agents in C++ on Linux / Solaris. Real-time decisions, noisy data, multi-agent. CybeRoos placed 2nd Pacific Rim, 9th World. Three co-authored papers.

Long view. Serious computing since 1999.

The CV under the CV.

RoboCup 2001 - CybeRoos in the room. Seattle, August.

2006

Patent

Functional planning system. Learns user usage patterns and plans the best event sequences for a given context. Co-invented with Mikhail Prokopenko et al. at CSIRO; assigned to Canon Inc. [US7054849B2](#).

1999 → 2001

Publications

Cyberoos' 2001: "Deep Behaviour Projection" Agent Architecture.

Flexible synchronisation within RoboCup environment: a comparative analysis.

Cyberoos' 99: Tactical Agents in the RoboCup Simulation League.

1999 → 2005

RoboCup

CybeRoos with the CSIRO Mathematical & Information Systems team. 2nd Pacific Rim and 9th World Cup (2000, 2001). Volunteer Project Leader for the RoboCup Soccer Simulator. C++ on Linux / OS X.

BEYOND THE LAB

Concurrent

BSc Computer Science, Macquarie University. AI Programmer at **Team Bondi**, NavMesh path-finding in C++. **TIBCO Rendezvous** Support Engineer across Windows, Solaris, HP-UX, Linux.

Why this role

I've been working up to this.

Twenty-five years inside regulated banking. Three products I built, sold, and supported solo. A team-building framework I've taught from the stage and shipped with.

This role wants all of it at once: a founding technologist who writes the architectural spine, runs the team that ships against it, and treats the regulator as a partner. Not a tax.

The first 100 days deserves a room, not a slide. Let's talk.

Let's talk.

Direct lines, after Firesoft's introduction.

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Voder voder.ai

The Shift [Weekly on LinkedIn. 210 subscribers.](#)



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