

Vincent CHATARD

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CHIEF OPERATING & INFORMATION OFFICER DIGITAL TRANSFORMATION FINANCIAL SERVICES

**STRATEGIC & PROJECT MANAGEMENT • TECHNOLOGY • DATA • CYBERSECURITY
• BANKING & ASSET MANAGEMENT**

Solutions-driven business technology executive having more than 20 years of international experience, combining banking & asset management expertise with a strong digital & project management background. Specialised in transformation and start-up with a risk & quality focus. Result motivated, with communication, leadership & multi-cultural team management skills.

English & French (fluent), German & Spanish (basic)

Executive MBA – HEC Business School, Paris – 2002

Master of Science in Engineering – focus IT Project Management – Agro ParisTech – 1988

PROFESSIONAL EXPERIENCE

MAURITIUS COMMERCIAL BANK, MAURITIUS

OCTOBER 2015 – JULY 2025

MCB mcbgroup.com is the leading universal bank in Mauritius and an increasingly prominent corporate and private banking player in the region.

Group Chief Operating Officer & Chief Digital Executive, Member of the Executive Committee, reporting to the CEO

- Creation of the COO position, reorganisation and optimisation of the business units and the Group entities
- Executive for the Digital Transformation Programme: end-to-end customer journey redesign by cross functional agile squads, data management and advanced analytics
- Interim management of Technology and Banking Operations
- Migration to modern core banking, securities, order management and treasury systems
- Migration of ERP and Office Automation to the Cloud
- Implementation of new middleware, APIs, workflow and omnichannel systems
- Direct responsibility for Digital Transformation, Data, Project Management, Change Management, Product, Process, Design, Technology, Information Security, Banking Operations (Payments, Cards, Credit, Trade, Treasury, Onboarding), Securities Services, Facilities & Procurement. Team size 1300 people

MEDIRECT BANK (PRIVATE EQUITY ANACAP), MALTA / BELGIUM

JULY 2011 – SEPTEMBER 2015

Development of a multi-entity, multi-currency, & multi-lingual bank medirect.com.mt specialised in offering saving & lending products, wealth management & investment advisory services with an expansion as an Internet based player in Belgium supported by cost-efficient operations centred in Malta.

Chief Operating Officer / Chief Business Development Officer, Executive Board Director, reporting to the CEO

- Launch of multi-entity retail & corporate e-banking & e-wealth systems and operations
- Launch of a Belgian internet bank medirect.be
- Develop processes & systems for retail, investment banking, treasury products & payment services
- Build from scratch a full execution, custody & settlement securities systems & operations centre (equities, bonds, funds)
- Due diligence of Information Systems for acquisition
- Direct responsibility for Project Management, e-Business, Business Analysis, IT, Back-office, Middle-office, and Contact Centre; interim responsibility for HR/administration & Risk office

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BFORBANK, FRANCE

2008 – 2011

Launched bforbank.com the online bank of the Crédit Agricole Group with a fully automated & redundant IT infrastructure using group & external providers integrated in a cost-efficient solution, successfully implemented within 12 months.

Chief Operations Officer, Member of the Executive Committee, reporting to the CEO

- Launch of the bank as the programme director
- Launch of core banking & payment processing operations
- Launch of outsourced mailroom with imaging & workflow processes for Customer Due Diligence & further operations
- Launch of an internet rich media site with integrated CMS, comparison & simulation tools
- Integration of equity, life insurance & clearing services
- Merger & migration of an e-broker: teams, systems & Business Development
- Direct responsibility for IT, Project Management & Business Analysis, Facilities, Banking & Securities Operations & set-up of Customer Services
- Teams recruitment & development

ING DIRECT, FRANCE / UK

2000 – 2008

Launch of two “green field” direct banking units, in France (750 000 customers) and in the UK (1.1 million customers) timely established within budget.

Chief Information Officer & Senior VP Business Development, France (2006 – 2008)

Member of the French Executive Committee, reporting to the CEO

- Programme director for transforming the unit from a saving bank to a full retail bank
- Launch of a second contact centre
- Setup of business analysis, project management & quality assessment services
- Direct responsibility for IT & Business Development covering Product Development & Change Management (Marketing, Finances, Risks, Operations & IT) in program mode

Chief Information Officer, UK (2002 – 2006)

Member of the UK Executive Committee, reporting to the CEO

- Development of a multi-channel operations (telephone, interactive voice response, web & email) with contact centre, front & back-office systems highly integrated through middleware architecture
- Launch of analytical CRM, data-warehouse, content management, workflow, imaging systems and of a second contact centre with replicated load balanced data centre
- Launch of a direct mortgage offering leveraging on offshore sourcing with large Indian teams
- Implementation of a Service Delivery Management culture based on quality frameworks (ITIL, CMM, TMM, PRINCE 2) and of information risk management based on ISO 17799
- Setup of 24/7/52 IT operation & high reliability IT infrastructure with active replicated disaster recovery
- Direct responsibility for IT, Project Management; managing related expenses within 36 basis points of assets
- Teams recruitment & development

Chief Information Officer, France (2000 – 2002)

Member of the French Executive Committee, reporting to the CEO

- Launch of the bank as the programme director, managing international teams
- Launch & merger of the operations of an e-Broker & mutual fund “supermarket” within 6 months
- Direct responsibility for the IT department
- Teams recruitment & development

BANQUE ROBECO – NOW ODDO & CIE, FRANCE

1997 – 2000

Head of Information Technology & Organisation, reporting to the Deputy General Manager

In the personal banking French unit of the Rabobank Group, successfully reengineered & reorganised a dramatically non-performing IT operation.

KPMG PEAT MARWICK, FRANCE / MONACO

1995 – 1997

Management Consultant in Private Banking, Banking & Securities Operations for Natixis, Robeco, Crédit Foncier de Monaco, Crédit Suisse France, Barclays Monaco.

CRÉDIT LYONNAIS INTERNATIONAL – NOW CA-CIB, EUROPE, AMERICAS, ASIA / TAIWAN

1988 – 1995

Implementing systems & processes in the international Corporate, Investment Banking & Private Banking networks.