
EXECUTIVE SUMMARY

Results-oriented professional with deep experiences across many aspects of business transformation, technology, solution development, risk management and operations across many areas of the global financial services industry, federal and state governments, and other industries. Over three decades of experience as a senior executive with EY, JPMorgan, Accenture, Carreker Corporation (FiServ), and Kent Advisory Services. Served as the Federal Chief Information Officer of the United States as a Presidential appointee from 2018-2020.

Professional Qualifications:

Executive and Cross Industry Expertise:

- Large-scale business transformation driven by technology solutions, digital enablement, and innovative capabilities
- Business development and engagement management for clients ranging mid-market to top 100 global companies
- Program Management (Large-scale technical & operational change, multi-system, multi-process, multi-geography)
- Business Operations Redesign – Banking, payments, industry utilities, regulatory compliance, cross-border growth
- Systems Implementation (commercial solutions and custom implementations)
- Significant depth in team building & personnel development
- Shared Services operations, transformation, and funding models

Specific Banking Industry Expertise:

- Product design and development (core banking, payments, image products, customer servicing, data analytics, automated technologies). Patents granted for specific products.
- End-to-End Business Process re-engineering and Integration (Front-office, Back-office and customer service)
- Payments Strategy Development and Deployment (Instruments-Check, ACH, Wire, FX, Card and channels-Digital, Branch, ATM, Online, Lockbox, Vault, Merchant Services)
- Bank Operations (Deposit Operations, Transaction Processing, Retirement Services, Branch Operations, Trade Ops)
- Customer Service Strategies design, development, and deployment
- Complex System Design (Core applications, CRM, Customer service, Payments, Cybersecurity, infrastructure services, ERP)
- Human Performance tools (Embedded Learning, LMS & LCMS applications, adult learner curriculum design)

Professional History:

October 2020-Present

CEO, Kent Advisory Services

Providing advisory services for select clients in areas of business transformation, digital service delivery, cybersecurity, workforce, and uses of advanced technology and data. Senior Advisor to Dell, Intel, Adobe, UIPath, Rubrik, Skillstorm, McKinsey, Beacon Global Strategies, the National Science Foundation, the Coleridge Initiative, and a US AI Project representative for OECD (*Organisation for Economic Co-operation and Development*), states and universities.

October 2020-Present

Director for Hancock Whitney Bank Holding Company

Serving on Bank Operations, Credit Risk and M&A Committees

October 2020-Present

LSU Foundation Board Member

Supporting development of programs and partnerships between higher education and technology related entities to promote development of workforce for the future. Chairing Technology Committee and Co-Chair of Development Committee.

February 2018-July 2020

Federal Chief Information Officer of the United States

Appointed January 26, 2018 as the Federal Chief information officer by the President of the United States. Lead technology policy and Administration transformation initiatives across the Agencies of the US Federal government. Interacted with US federal, state, local and tribal governments, industry and foreign governments on technology, cybersecurity, federal data strategy and digital delivery of citizen services.

SUZETTE KUHLOW KENT

5151 Northshore Drive
Frisco, Texas 75034

Phone: 972-989-3236
Email: SuzetteKent@skentadvisory.com

November 2015-February 2018	EY, Principal, Financial Services, Business Transformation Led practice teams across Banking and Capital Markets to deliver firm wide offerings to clients across globe. Work directly with all areas of client organizations, alliance partners and industry utilities to deliver transformational change for technology, business process, regulatory compliance, and product innovation.
April 2010-August 2015	JPMorgan, Client Solutions Executive – Commercial Banking, Managing Director Led team supporting client sales, solution delivery and operations for treasury, payments and card solutions for global Commercial Bank and Business Banking. Worked directly with Product, Sales, and Implementation, Service and client teams to configure and deliver innovative financial solutions to global commercial clients.
August 2008-April 2010	JPMorgan, Global Project Management Executive – Treasury & Securities Solutions, Managing Director Led a team of over 500 project managers across 17 global sites, 300+ projects delivering enhanced domestic and global solutions for commercial clients for cash management, trade, online solutions, liquidity, and commercial card.
October 2007-August 2008	Independent Strategic Consultant Worked with FiServ, Industry Associations, Banks and corporate customers (mostly Retailers) on customized payments solutions & product development. Developed thought leadership materials and media plans for banking software providers.
December 2004-October 2007	Carreker Corporation (purchased by CheckFree 4/07, then FiServ 12/07) EVP & President, Global Payments Consulting Hired to reestablish Consulting Business focused on thought leadership, deep payments expertise and transition the business from a multi-year loss to a profitable business unit. Also served as corporate officer during integration with CheckFree and acquisitions.
June 1990-December 2004	Accenture, Partner, Financial Services Practice (Dallas, Houston, and New Orleans offices) Worked with clients in North America, Latin America, Europe and Australia. Primary expertise in Deposit products, Payments, Branch technology and Bank M&A. Led North America's Banking Asset development strategy working directly with global companies such as SAP, Alnova and others to develop solutions for North American bank market.

Selected Responsibilities/Client Experiences:

- **Transformation:** Developed US Federal Government policies for cloud, cybersecurity, identity and access management, shared services and the first ever Federal Data Strategy. Chaired the CIO Council (30 Agencies), CDO Council (124 Agencies) and the Technology Modernization Fund. Moved the US Federal Government federal employee workforce to remote work posture. *These items and results are publicly documented and accessible via multiple media formats.*
- **Product Design, Development Delivery:** Current and past work with clients for strategic design, detailed product design, development and launch of new products and services in areas including cyber, digital, data, payments, automation, fraud prevention/detection and presentment channels.
- **North American Banking Asset Development:** Leader of EY Managed Services assets development – North America operations and specific offering assets (AML/KYC and Third-Party Risk). Led Accenture's North American asset development for Banking (development, integration, and pre-sales of portfolio of software & service assets-deposits applications, loans applications-core, origination, syndication, payments applications, general ledger, teller and platform applications). Both included European and US applications and global development teams (Germany, India, US and Asia).
- **Service Delivery Strategies:** Led service configuration initiatives for over 10 financial institutions spanning Business Case development, Program Management, Business Process Design, Training, Back Office Operations, and Risk management procedures.

SUZETTE KUHLOW KENT

5151 Northshore Drive
Frisco, Texas 75034

Phone: 972-989-3236
Email: SuzetteKent@skentadvisory.com

- **Transaction Management:** Led development & implementation activities at multiple banks for the consolidation of payment capture, routing and settlement systems to single national platforms capable of processing customer transactions uniformly across the franchise.
- **Merger & Acquisition:** Held a leadership for many of the largest US and global financial services merger/acquisition events. The leadership roles ranged from Strategic program management, Transaction Services, Deposits Applications, Time Deposits, Retirement Services, Servicing Centers, Commercial Banking, Retail Banking, Trade and Treasury Management. Team sizes ranged from 20 individuals to 1500. Over 30 M&A events working with the executive leadership of banks and business units in US and across the globe to direct aggressive business process and technology change initiatives involving from 20-160 applications.
- **Risk Management Experiences:** EY leadership for Third Party Risk assessment transformation offerings. Contributor to definition and development of JPMorgan Risk assessment framework for multiple payment solutions. Developed processes for conducting enhanced product due diligence and creation of risk mitigation strategies for multiple wholesale banking products
- **Public speaking and publishing:** Deeply experienced public speaker – Podcasts, transcripts, and videos available. Published thought leadership available. Social media: **LinkedIn:** www.linkedin.com/in/suzettekent **Twitter:** SuzetteKKent

Education:

- **Louisiana State University, 1990**
Bachelor of Arts – School of Mass Communication-Journalism/Advertising with dual minor in Latin and Psychology
- **Professional Development**
Completed over 2000 hours of professional business training. Courses include Executive Leadership Development, Sales Effectiveness, Effective Presentations, Basic Six Sigma, Six Sigma for Banking, Implementing Business Solutions, Client Value Analysis, Delivering Client Value, Business Analysis and Design, Sales Effectiveness, Seven Habits Training, Delivery methodologies and many technology platforms.

EY Learning and Development Lead for entire Advisory practice for Banking for North America. Recognized as top learning facilitator. Served as Emcee for EY's Advisory Academy – Bi-Annual Learning event for entire North America FSO Advisory Practice (2000+ people)

Community/Professional Recognition:

- Malcolm Baldrige Foundation Award for Leadership Excellence 2020 - Cybersecurity
- Fed 100 Government Eagle Award 2019 (only one given per year)
- Washington 100 Top Executives- 2019 and 2020
- InformationWeek top 10 Global Female CIOs
- CDO Magazine Top Women in Data 2020
- Women's Impact Award-Government Healthcare IT 2019
- FedScoop Golden Government Top Government Executive, 2018-2020
- Best Bosses, Washington DC Government 2019 and 2020
- Pinnacle Award, Institute for Infrastructure Technology
- Constellation 150 Global Technology leaders 2019
- Member of EY Diversity and Inclusiveness Team-Banking Women's Network, Emerging Talent Mentor and others
- Member of JPMorgan Market Leadership Team (MLT) and "Lean In" Circle leader supporting female executives
- Co-author of patented retail branch processes
- Board Member and officer for Frisco Family Services
- Board Member for Collin County Big Brothers/Big Sisters

Other Affiliations:

Coleridge Initiative Science and Technology Advisory Board, OECD AI Policy Observatory, 50/50 Women on Boards mentor, National Science Foundation