

MICHAEL OGRINZ

Enterprise Product & Innovation Executive | AI, Automation, FinTech

EXECUTIVE SUMMARY

Senior enterprise product and technology executive with 30+ years of experience translating emerging technologies into scalable, high-value business solutions within global financial institutions. Proven builder of high-performing engineering and innovation organizations (50–200+), delivering measurable ROI through AI, automation, and platform modernization. Author, inventor (55+ issued patents), and recognized industry speaker with a rare blend of strategic vision and hands-on technical depth.

CAREER HIGHLIGHTS

- Delivered AI, automation, and full-stack platforms processing 1M+ transactions annually, generating \$MM+ in recurring savings and 35K+ hours returned to the business
 - Enabled and secured \$3.8B+ in unpaid principal balance (UPB) loans through custom technology solutions
 - Built and led global engineering and innovation teams across Fortune 50 financial institutions
 - Established enterprise innovation pipelines from ideation through production with measurable ROI
 - Author of *Mashup Patterns* (Addison-Wesley), a foundational text in Robotic Process Automation
 - Holder of 55+ issued patents spanning AI, cybersecurity, automation, and platform architecture
 - Architected and scaled enterprise and consumer platforms supporting hundreds of thousands of users and millions of monthly interactions
 - Known for building high-trust, outcome-oriented teams that balance innovation, risk management, and operational excellence
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ADVISORY & LEADERSHIP ROLES

- Member, **Engineering Advisory Board**, Sacred Heart University (Fairfield, CT)
 - Advising on curriculum relevance, industry alignment, and emerging technologies
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SELECT HONORS & RECOGNITION

- Winner, **Qualcomm Invent-Off (Season 2)** — National innovation competition focused on rapid IoT and cloud solution development
- Co-Organizer & Exhibitor, Connecticut Maker Faire (8+ years)

OPERATING PHILOSOPHY

- Business outcomes before technology for technology's sake
 - Measurable ROI and clear ownership from ideation through production
 - Small, empowered teams supported by strong architectural guardrails
 - Pragmatic, risk-aware adoption of emerging technologies
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PROFESSIONAL EXPERIENCE

FANNIE MAE — Washington, DC | 2022–Present

Senior Director, Custom Application Solutions & Technologies

- Own product strategy and economic performance for internal SaaS and AI-enabled platforms serving enterprise business lines (Single-Family, Multifamily, Capital Markets, Risk, Engagement & Impact)
 - Accountable for P&L of 50+ person engineering organization, including budget planning, cost optimization, vendor strategy, and ROI realization
 - Established a product culture treating internal business users as customers, emphasizing user experience, adoption, satisfaction metrics, and continuous feedback loops to drive measurable platform value
 - Aligned technology roadmap to enterprise OKRs focused on maximizing SaaS platform value through AI feature deployment with measurable positive ROI
 - Prioritized and funded initiatives based on business value, risk posture, and capital allocation constraints
 - Delivered platforms processing 1M+ transactions annually, returning 35K+ hours of productivity and generating \$MM+ in recurring cost savings
 - Partnered with business leaders to translate strategic objectives into measurable product outcomes and adoption targets
 - Implemented value-tracking dashboards linking product delivery to financial and operational performance metrics
 - Enabled new revenue streams and competitive differentiation through AWS- and Azure-based innovation platforms supporting \$3.8B+ in UPB loans
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BANK OF AMERICA — New York, NY | 2013–2022

Senior Vice President, Research & Innovation

- Led a 50+ person global product innovation organization responsible for identifying, incubating, and scaling enterprise technology capabilities across a 250K+ employee firm
- Owned enterprise innovation portfolio spanning AI, automation, security, and platform modernization, prioritizing initiatives based on strategic value, regulatory constraints, and economic impact
- Designed and operationalized the firm's Innovation Pipeline — a structured product lifecycle framework from ideation through production deployment with measurable ROI and executive-stage governance

- Defined annual innovation roadmap aligned to business strategy, risk appetite, capital allocation, and long-term transformation goals
- Partnered with senior business and risk leaders to secure funding, define success metrics, and drive adoption of new capabilities across operating divisions
- Established governance and operating models for emerging technologies (including RPA), balancing speed of delivery with compliance and operational resilience
- Launched internal product forums, hackathons, and innovation summits to accelerate enterprise-wide idea generation and cross-functional adoption

Selected Initiatives

- Built graph-based security analytics platforms aligned with MITRE ATT&CK, improving enterprise threat visibility and risk mitigation posture
- Automated enterprise access provisioning workflows, reducing manual effort and operational risk while improving time-to-access metrics
- Delivered executive briefings on quantum computing implications for AI/ML, cybersecurity, and quantitative finance, shaping long-term strategic investment priorities

BANK OF AMERICA — New York, NY | 2005–2013

Vice President / Principal Architect, Architecture & Innovation

- Led Global Markets Architecture & Innovation teams delivering platforms with cumulative recurring savings exceeding \$35M
- Architected enterprise-wide developer ecosystems, collaboration platforms, and shared tooling
- Implemented analytics platforms to improve application usage visibility, resource allocation, and budget efficiency
- Directed annual budgets and federated workgroups to evaluate and integrate emerging technologies into mission-critical systems

PRIOR EXPERIENCE (SELECTED)

- **Goldman Sachs** — Senior Technologist, November 2004-May 2005
- **UBS** — Senior Technologist / Architect, January 2004-October 2004
- **Alliance Bernstein** — Project Manager / Senior Architect, October 1996-December 2003
- **Credit Suisse First Boston** — Senior Technologist, July 1995-October 1996
- **Fu Associates, Ltd.** — Senior Software Engineer, May 1991-June 1995

Roles focused on large-scale trading systems, risk platforms, enterprise architecture, and global application delivery.

ENTREPRENEURSHIP

LOCALENDAR.COM — Founder & Architect | 1999–Present

- Long-term profitable SaaS founder serving 500K+ users with millions of monthly page views and sustained profitability
 - Holder of U.S. Patent 7,970,751 related to local search across user-defined events
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PATENTS & PUBLICATIONS (SUMMARY)

- 55+ issued U.S. patents across AI, cybersecurity, automation, and platform technologies
 - Author, *Mashup Patterns* — Addison-Wesley Professional
 - Contributing author, *Web 2.0 Fundamentals* — Jones & Bartlett
 - Frequent industry speaker (O'Reilly, AnDevCon, SQL NYC, Enterprise 2.0)
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EDUCATION

M.S., Computer Science — Georgia Institute of Technology, 2023

B.S., Computer Science — University of Scranton, 1991