Stephen Winter

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Permanent Resident of Australia & British Citizen

Executive Summary

As a Chief Technology Officer, I bring extensive expertise in software development, architecture, and technology leadership across Financial Services and Retail, operating at significant scale for some of the largest organizations in the UK and Australia. My passion for technology drives strategic innovation, operational resilience, and high-performing engineering cultures.

I am a strong advocate for Agile methodologies and foster a culture of continuous improvement at all levels, ensuring teams deliver high-quality, secure, and scalable solutions efficiently. With a proven track record of empowering teams, I align technology strategy with business objectives, embedding security and compliance best practices throughout the development lifecycle.

Despite operating at an executive level, I remain hands-on with emerging technologies, staying deeply engaged with engineering and development trends, and continue programming in my spare time to maintain technical depth.

Experience

Staysure Group (March 2023 – Present)

- Chief Technology Officer (January 2025 – Present)
  - Responsible for all Group technology (~400 headcount), within a regulatory environment, including offshore development and support and modernisation of the technology landscape.
- Managing Director of Technology (December 2023 – January 2025)
  - Reporting to CEO, responsible for all Technology in the Group, including offshore development, platform resilience, and Technology strategy
- Director of Technology Strategy and AI (March 2023 – December 2023)
  - Establish and Architecture Governance committee, and take ownership of all solution design
  - Stabilise all systems and ensure reliability and security of service

Suncorp (October 2018 – March 2023)

Suncorp is the 2nd largest insurer, and 6th largest bank (as of 2023) in Australia.

- Enterprise Architect - Digital (July 2022 – Present)
  - Architectural responsibility for all self-service assets across Suncorp insurance, including Strategy development
- Insurance Self Service Domain Architect (Oct 2020 – July 2022)
  - Architectural responsibility for all self-service assets across Suncorp insurance
- Principal Architect (November 2019 – Oct 2020)
  - Design and strategy for developing and delivering frontend assets including the AAMI App
- Solution Architect (October 2018 - November 2019)
  - Design of a number of key features across both Mobile and Web

Emigrated to Australia (September 2018)

Tesco Bank (March 2017 – July 2018) - Contract

- Head of IT for Tesco Pay+ (The rebranded PayQwiq - see below) Available within all of Tesco's 3000+ UK stores with over half a million customers. The Digital Wallet is used at a checkout every 1.5 seconds and won 'Best Achievement in Retail Payments' at the Card & Payments awards.
  - Designing, documenting and delivering complex changes ensuring reliability and performance at significant scale across both retail and banking areas of the organisation, and meeting with C-Level to discuss future changes.
  - Management and recruitment of developers and production support teams.
  - Software development, code review and coaching in Java (Spring Boot), Oracle Databases, MySQL Databases, and Cloud technology.

Tesco Bank - PayQwiq (February 2015 – November 2016) - Contract

Tesco Bank is part of Tesco PLC (the largest retail in UK). PayQwiq was their Digital Wallet proposition and has become the largest retailer wallet in the UK. When joining the program, the product was a Proof of Concept only available in a small number of stores.

- Head of IT for PayQwiq
  - Leading the IT teams to ensure a best in class product, whilst keeping security at its core, enabling the product to grow from a small Proof-of-Concept to the size it is today.
  - System design and architecture, including target architecture modelling.
  - Collaboration with significant strategic partners to design complex integrations.
- Senior Operating Model Manager
  - Designing and developing the Target Operating model for the Digital Wallet Programme – PayQwiq – to ensure the platform was supportable at scale.
  - Project spans both Tesco Bank and Group organisations requiring significant collaborative efforts.

Lloyds Banking Group (October 2011 – February 2015)

LBG has the largest Internet banking customer base in the UK with over 10 million users. All propositions and development were across multiple brands of the Group and required both Mobile and Desktop channels. The significant volume of traffic (1.6 billion logins in 2015) and impact should failures occur, ensured designs and implementations were of an extremely performant standard.

- Tech Lead (Digital Banking Platform Specialist)
  - Design and implementation of code framework to allow changing production system outside of standard code release process.
  - Leading the low-level system design team and oversight of implementation for redesigning the platforms secure site
  - Working with Solution Architects to ensure the stability and feasibility of solutions, along with pushing to consider better solutions. Reviewing code to ensure quality and supportability.
- Solution Architect for Cashback Extras
  - Design and implementation of integrated data monetisation digital proposition (Halifax Cashback Extras/Lloyds Everyday Offers) and responsible for designing 3rd party web-services integration. Areas of focus included review of code quality, ensuring system stability was maintained, along with providing architecture artefacts for review.

Education/Qualifications

MSc Advanced Security & Digital Forensics (Endorsed by GCHQ), Edinburgh Napier University, Sept 2014 – December 2016

- Studied practices and methodologies for forensic analysis as well as strong awareness of security paradigms across numerous domains. This spanned from infrastructure security to software development ensuring security by design.

Courses and Training

- TOGAF 9.2 Foundation Certified
- Cambridge Judge Business School – Chief Technology Officer Program – March 2025 (Pending)
- Cambridge Judge Business School – Strategic Thinking for the CXO – March 2025
- Cambridge Judge Business School – Digital Transformation: from Strategy to Execution – Jan 2025

References

- References are available on request.