

SAVVAS PANAYIOTOU, PhD

SENIOR IT EXECUTIVE | TECHNOLOGY STRATEGY | ENTERPRISE ARCHITECTURE | DIGITAL TRANSFORMATION | CYBERSECURITY

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EXECUTIVE PROFILE

Senior IT Executive and technology leader with 20+ years of experience across banking, fintech and enterprise environments. Combines executive governance with deep technical expertise in enterprise architecture, business applications, distributed and microservices-based systems, event-driven integration, payment systems, cybersecurity, IT controls and digital transformation. Experienced in translating business strategy and regulatory requirements into technology roadmaps, operating models, governance frameworks, controls and scalable production delivery. Proven ability to lead technology teams, complex programmes, application lifecycles, vendors and multimillion-euro budgets while delivering secure, reliable, resilient and scalable solutions in regulated, high-availability environments.

EXECUTIVE LEADERSHIP & TECHNICAL EXPERTISE

- **Technology Strategy & Governance:** IT strategy; target operating models; technology roadmaps; portfolio governance; architecture governance; IT General Controls (ITGC); audit readiness; technology risk management
- **Architecture & Engineering:** Enterprise architecture; microservices; distributed systems; event-driven architecture; event-driven workflows; scalable software design; REST APIs; API Gateway; API-first architecture; enterprise integration
- **Software Delivery & Applications:** Software Development Life Cycle (SDLC); business applications; development; implementation; enhancement; integration; change governance; operational support; continuous improvement
- **Integration, Messaging & Data:** Message brokers/queues; asynchronous communication; event-based integration; reliable message delivery; distributed transaction coordination; transactional consistency; data integration; distributed data flows; data systems
- **Cloud, Containers & DevOps:** Microsoft Azure; Docker; containerised workloads; scalable service deployment; Microsoft DevOps; Atlassian Bamboo; CI/CD; automated deployment and delivery workflows
- **Cybersecurity & Resilience:** ISO 27001; PCI DSS; OWASP; vulnerability assessment; security controls; operational resilience; operational continuity; data privacy
- **Regulatory Technology:** ECB; EBA; DORA; GDPR; Anti-Money Laundering (AML); security and technology governance
- **Payments:** Visa; Mastercard; ISO 8583; issuing/acquiring platforms; payment-system environments
- **Delivery, Commercial & People Leadership:** Programme/project leadership; change management; vendor strategy; outsourcing; procurement; multimillion-euro IT budgets; resource allocation; team mentoring; cross-functional and outsourcing-partner coordination; stakeholder management; Atlassian Suite

PROFESSIONAL EXPERIENCE & LEADERSHIP IMPACT

- 20+ years of progressive experience leading IT portfolios, governance, change, business applications, software development, operations and technical project delivery across regulated financial services and enterprise environments.
- Lead enterprise IT portfolio strategy and investment alignment with business objectives, risk appetite and regulatory priorities.
- Design and enforce IT governance frameworks, policies, controls and management processes, including IT General Controls (ITGC), audit readiness and technology risk management.
- Lead end-to-end IT change governance, assessing implementation risk, operational impact, dependencies, service continuity and business readiness.
- Lead engineering and technology teams delivering complex applications and distributed, microservices-based systems in production environments.
- Direct complex technology programmes and projects across scope, schedule, budgets, risks, dependencies, vendors and executive stakeholders.
- Manage the full lifecycle and governance of business applications, including selection, development, implementation, enhancement, integration, change, operational support and continuous improvement.

- Lead development and operational management of core business applications, data systems and enterprise integrations, coordinating cross-functional teams and outsourcing partners.
- Design and evolve event-driven architectures using asynchronous communication, messaging brokers/queues, event-driven workflows and patterns, including distributed transaction coordination.
- Design and govern REST APIs and service integrations, including API Gateway architecture.
- Apply enterprise architecture principles including microservices, scalable software design, API-first architecture and enterprise integration.
- Drive application architecture and delivery across Microsoft Azure, with focus on scalability, resilience, security and operational continuity.
- Use Docker containerisation and orchestration approaches for scalable and resilient application workloads.
- Establish CI/CD practices and automation to improve deployment consistency, repeatability and delivery speed.
- Apply architecture decisions with consideration for data residency, resilience, security, regulatory obligations and third-party risk in regulated financial environments.
- Lead software delivery and technology operations subject to PCI DSS, ISO 27001, data privacy and security requirements.
- Drive cybersecurity, vulnerability management, security controls, operational resilience, IT risk management and regulatory alignment including ECB, EBA and DORA.
- Manage payment technology initiatives spanning issuing and acquiring environments, Visa, Mastercard and ISO 8583.
- Manage technology vendors, outsourcing relationships, procurement activities and multimillion-euro IT budgets while balancing cost, risk, architecture and delivery priorities.
- Build, mentor and develop technology teams; make informed decisions on resource allocation, project prioritisation and operational issues.
- Partner with business stakeholders to translate requirements into prioritised technology roadmaps and application initiatives.
- Provide executive-level technology analysis, portfolio reporting, architecture input and decision support, bridging strategic leadership with technical execution.

CAREER HISTORY

Cyprus Development Bank Public Company Ltd | IT Portfolio & Business Applications Manager | June 2020 – Present

D.G. Techlink Ltd | Technology Program Manager | November 2018 – May 2020

iSignthis Ltd | Software Development & Engineering Manager | July 2018 – October 2018

eBOS Technologies Ltd | IT Operations & Technology Manager | September 2014 – June 2018

FBME Card Services Ltd | Head of Software Development & Technical Project Management | July 2007 – August 2014

TSYS Ltd | Senior Technical Analyst | September 2005 – July 2007

TECHNOLOGY STACK

Primary Stack: C#, .NET, ASP.NET, VB.NET, JavaScript, REST APIs

Architecture: Enterprise Architecture, Microservices, Distributed Systems, Event-Driven Architecture, API-first Architecture, Enterprise Integration

Messaging & Integration: Message Brokers, Message Queues, Asynchronous Messaging, Event-based Integration, Reliable Message Delivery, Event-driven Workflows, Distributed Transaction Coordination

Data & Persistence: Oracle, SQL Server, MySQL, Relational Databases, Transactional Consistency, Data Integration, Distributed Data Flows, Data Systems

Cloud & Containers: Microsoft Azure, Docker, Containerised Workloads, Scalable Service Deployment

DevOps & Automation: Microsoft DevOps, Atlassian Bamboo, CI/CD, Automated Deployment, Delivery Workflows

Security & Regulation: ISO 27001, PCI DSS, OWASP, Vulnerability Assessment Tools, Security Controls, ITGC, GDPR, ECB, EBA, DORA

Payments: Visa, Mastercard, ISO 8583, Issuing/Acquiring Platforms

Tools: Atlassian Suite: Jira, Confluence, Bamboo, SourceTree

EDUCATION

- PhD, Computer Science (Grade: N/A) — City University, London, United Kingdom
- BSc, Computer Science (Grade: 6/10) — University of Cyprus, Nicosia, Cyprus
- Science Section (Grade: 16.3/20), Archbishop Makarios III Lyceum, Nicosia

CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

Six Sigma Yellow Belt • Scrum Fundamentals • IT Governance & Security • Project Management Essentials • Advanced training in CISSP, CCSP, PCI DSS, ITIL, GDPR and Anti-Money Laundering

LANGUAGES

Greek — Native • English — Fluent (C2)

EXECUTIVE VALUE

- Connects technology strategy, architecture, governance and execution to business outcomes.
- Strengthens security, regulatory compliance, risk management and technology controls.
- Leads complex transformation portfolios across regulated and high-availability environments.
- Bridges executive decision-making with technical architecture and delivery execution.