

James Perkins

Chief Product & Technology Executive

Philadelphia, PA • Jamesrperkins@gmail.com • 610-203-4775 •

LinkedIn: [linkedin.com/in/jamesperkins](https://www.linkedin.com/in/jamesperkins)

EXECUTIVE SUMMARY

Transformational Product & Technology executive driving enterprise-scale innovation at JPMorgan Chase with \$300M P&L, 230-person global team across 5 countries, and 300M+ annual transaction volume. As Head of In-Store Payments (2019–Present), orchestrated one of the firm's most successful acquisition integrations while scaling the devices business from startup to \$300M revenue. First major bank executive to launch Apple Tap to Pay for enterprise merchants including Sephora. Negotiated \$200M in strategic cost reductions while achieving 3x market share growth, 50% NPS improvement, and maintaining 95%+ employee satisfaction through COVID-19 crisis. Previously Head of Digital Wallets integrating omnichannel payments at enterprise scale. Regular presenter to Board of Directors with proven ability to drive growth, innovation, and operational excellence while developing talent with 80% promotion rate.

LEADERSHIP PHILOSOPHY

Transform through innovation, scale through people, deliver through excellence. I combine startup agility with enterprise discipline—building diverse global teams, pioneering industry-first solutions, and creating sustainable value at scale. My approach centers on empowering talent, embracing emerging technology, and maintaining unwavering focus on customer and stakeholder outcomes.

STRATEGIC IMPACT HIGHLIGHTS

- Scale & Scope: \$300M revenue from zero | 230 global professionals | 5 countries | 300M+ transactions | \$60M budget authority
- Growth & Performance: 3x market share | 300% client onboarding increase | 20% attrition reduction | 50% NPS improvement
- Innovation Leadership: First major bank Apple Tap to Pay | Biometric payments pioneer | AI development transformation
- Operational Excellence: \$200M negotiated savings | Zero COVID supply chain disruption | 100% audit success rate
- Talent Development: 95%+ satisfaction | 100% engagement (3 years running) | 80% mentee promotion rate | #1 Payments LOB scores

CORE STRENGTHS

- Product Strategy & Innovation
- Technology Transformation
- Enterprise Platform Scaling
- In-Store Payments & POS Leadership
- Digital Wallets & Biometrics
- M&A Strategy & Integration
- Crisis & Change Management
- Vendor Ecosystem Development
- Regulatory Excellence
- P&L Management
- Global Team Leadership
- Board Engagement

EXPERIENCE

JPMorgan Chase & Co. — Head of In-Store Payments, Merchant Services

Philadelphia, PA • 2019 – Present

- Transforming payments at scale: 230 team members | \$300M revenue | 5 countries | 300M+ transactions
- Business Transformation: Built and scaled the front-end devices business from \$0 to \$300M annually, establishing product strategy, technology roadmaps, and commercial frameworks while managing \$60M operating budget and 230-person global organization across 5 countries.
- Innovation Leadership: Pioneered industry-first capabilities as first major bank to launch Apple Tap to Pay for enterprise merchants including Sephora. Drove omnichannel biometric payments supporting JPMorgan's next-generation checkout experience. Led AI transformation of development teams reducing time-to-market by 30% while improving code quality and developer satisfaction.
- M&A Excellence: Orchestrated transformational fintech acquisition integration establishing front-end payment device offering and proprietary hardware roadmap. Performed due diligence on multiple targets JPMC later acquired, creating repeatable evaluation frameworks. Passed OCC acquisition evaluation and all subsequent audits.
- Crisis & Resilience: Navigated COVID-19 achieving zero supply chain disruption through proactive vendor diversification and primary/secondary/tertiary supplier configuration. Successfully managed 200+ fully remote employees for 3 years maintaining 95%+ satisfaction and 100% engagement scores. Led cybersecurity response after major vendor attack.
- Value Creation: Negotiated \$200M+ in cost reductions through strategic partnerships with 8 industry-leading suppliers. Improved NPS by 50%, increased market share 3x, reduced client attrition 20%, and accelerated client onboarding 300%.

- Talent Excellence: Achieved highest employee satisfaction scores in Payments line of business. Mentored 10 high-potential leaders with 80% promotion rate and 100% retention. Built diverse team across multiple continents, timezones, and skillsets.
- Board Engagement: Regular presenter to JPMorgan Chase Board of Directors, risk management forums, controls governance committees, and business reviews on strategic initiatives and transformation programs.

JPMorgan Chase & Co. — Head of Digital Wallets & Omnichannel Gateway (Orbital)

Philadelphia/Wilmington, DE • 2015 – 2019

- Platform Leadership: Owned enterprise-scale digital wallets (Apple Pay, Google Pay, Samsung Pay) and "Orbital" gateway powering unified omnichannel acceptance for Fortune 500 merchants. Managed tokenization, 3-D Secure, and developer APIs supporting millions of transactions.
- Strategic Development: Advanced firm's omnichannel roadmap linking online, mobile, and in-store experiences. Led M&A target identification and due diligence for strategic acquisitions. Built operational excellence through governance frameworks and incident response protocols.
- Thought Leadership: Published articles for Electronic Transactions Association (ETA) and National Retail Federation (NRF). Developed team members as industry speakers and subject matter experts.

Earlier Roles — JPMorgan Chase

Wilmington, DE • 2010 – 2014

- Production Assurance Incident & Problem Manager: Implemented global ITIL reducing MTTR 40%
- Business Channels Consultant: Automated processes saving 500+ hours annually
- Process & Technology In-Sourcing Consultant: Insourced fraud detection platform managing 30+ servers

CityRyde — Co-Founder & CEO • 2007–2010 • Philadelphia, PA

Pioneer in sustainable transportation and bike-sharing technology. National recognition including Entrepreneur Magazine feature and Green Business of the Year. Deep expertise in sustainability and shared economy models.

FMC Corporation — DR & SAN Manager • 2004–2008 • Philadelphia, PA

Enterprise disaster recovery (30 sites), infrastructure migrations, comprehensive security implementation.

Tek Perks Digital Consulting — Founder • 1999–2005 • Clifton Heights, PA

IT consulting supporting 100+ mission-critical systems. Secured \$100k+ in education technology grants.

QVC — Applications Development (Co-op) • 2003–2004 • West Chester, PA

BOARD & ADVISORY

- Chairman, Pierce College Advisory Board for Information Technology — Strategic governance and industry alignment
- Board-Ready for corporate and nonprofit service specializing in Technology, Innovation, Risk, and Audit committees
- Regular Presenter to JPMorgan Chase Board of Directors and C-suite forums

EDUCATION

Drexel University — B.S., Information Systems (Honors), Pennoni Honors College • AJ Drexel Scholarship

RECOGNITION & THOUGHT LEADERSHIP

- Published thought leader for Electronic Transactions Association (ETA) and National Retail Federation (NRF)
- Entrepreneur Magazine feature (June 2009) — CityRyde sustainability innovation
- Green Business of the Year (Fast Pitch, 2009)
- Speaker, National Foundation for Teaching Entrepreneurship (NFTE)
- Pyramid Club Young Executive Leadership Council
- Who's Who Academic Honors (2000–2005)