James Perkins

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EXECUTIVE PROFILE

Fintech/payments product & technology executive with transformational enterprise leadership at JPMorgan Chase across in-store (card-present) payments, POS/terminal platforms, digital wallets, and omnichannel solutions. Built and scaled J.P. Morgan's front-end payment devices business from $0 to $300M annual revenue while leading 230 global professionals across 5 countries and processing 300M+ annual transactions. Orchestrated one of the firm's most successful acquisition integrations in Merchant Services, negotiated $200M in cost reductions, and achieved 3x market share growth. Earlier role as Head of Digital Wallets integrating Apple Pay, Google Pay, Samsung Pay and managing the Omnichannel "Orbital" payment gateway. Track record of platform modernization, crisis leadership, and building high-performing teams with 95%+ satisfaction and 80% promotion rates.

CORE COMPETENCIES

- Product Strategy & Roadmaps
- Platform Modernization & AI Transformation
- In-Store Payments / POS / Card-Present
- Tap to Pay, Biometrics & Digital Wallets
- Vendor & Partner Management ($200M+ savings)
- M&A / Post-Merger Integration & Diligence
- Regulatory & Risk (PCI-DSS, OCC)
- P&L & Portfolio Management ($300M)
- Crisis & Change Management
- Omnichannel Customer Experience
- Hardware & Terminal Lifecycle
- Team Building & Talent Development

PROFESSIONAL EXPERIENCE

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

Philadelphia, PA • 2019 – Present

Global Leadership: 230-person team across 5 countries | $60M operating budget | 300M+ annual transactions | $300M revenue

- Launched and scaled front-end devices business from zero to $300M+ revenue with full P&L responsibility.
- Integrated acquired fintech into J.P. Morgan's stack; established proprietary hardware roadmap and achieved 100% audit success.
- Pioneered Apple Tap to Pay for enterprise merchants (e.g., Sephora); led biometric payments rollout—boosted checkout speed 40%.
- Drove AI-powered transformation: cut time-to-market 30%, increased NPS by 50%, tripled market share, and reduced client attrition by 20%.
- Negotiated $200M+ strategic cost reductions with 8 top suppliers; configured layered supplier structure for resilience.
- Managed COVID-19 crisis with zero supply disruption; sustained 95%+ satisfaction and 100% engagement for 3 years remotely.
- Shaped M&A strategy; led due diligence and built replicable evaluation frameworks for technical, operational, and commercial dimensions.
- Presented to JPMorgan Chase Board and executive committees on key initiatives and transformation programs.
- Mentored and advanced high-performing talent: 10 leaders promoted (80% rate), 100% retention, top employee satisfaction scores.
- Collaborated with cybersecurity on incident response, reinforcing controls after major vendor attack.

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

Philadelphia/Wilmington, DE • 2015 – 2019

- Owned digital wallet product roadmap—Apple Pay, Google Pay, Samsung Pay, tokenization, 3-D Secure—supporting millions of transactions.
- Led Omnichannel "Orbital" gateway strategy and APIs, unifying enterprise e-commerce/retail acceptance.
- Drove M&A target selection, strategic due diligence, and integration for payments technology acquisitions.
- Advanced omnichannel user experience by connecting online, mobile, and in-store commerce.
- Published industry thought leadership for ETA and NRF; developed team members as conference speakers.

Earlier Roles — JPMorgan Chase

Wilmington, DE • 2010 – 2014

- Production Assurance Incident & Problem Manager (2010–2011): Reduced MTTR by 40% via global ITIL implementation.
- Business Channels Consultant (2010): Automated server reconciliation, saving 500+ hours annually.
- Process & Technology In-Sourcing Consultant (2010): Insourced fraud detection platform (30+ servers), developed runbooks.

CityRyde — Co-Founder & CEO

Philadelphia, PA • 2007 – 2010

- Launched trailblazing bike-sharing technology business, recognized by Entrepreneur Magazine and Green Business of the Year.
- Secured pilots with cities/universities; built mobile apps for sustainable transportation and carbon reduction tracking.

FMC Corporation — Disaster Recovery & SAN Manager

Philadelphia, PA • 2004 – 2008

- Directed disaster recovery across 30 sites; led 40+ server migrations; implemented robust enterprise security.

Tek Perks Digital Consulting — Founder

Drexel Hill, PA • 1999 – 2005

- Grew IT consulting business supporting 100+ UNIX servers; won $100K+ in tech grants for schools.

QVC — Applications Development (Co-op)

West Chester, PA • 2003 – 2004

- Developed ASP/SQL intranet solutions and web-based reporting interfaces.

BOARD & ADVISORY

- Chairman, Pierce College Advisory Board for Information Technology — Governance, curriculum alignment, strategic planning
- Board-ready for Technology, Innovation, Risk, and Audit committees
- Frequent presenter to JPMorgan Chase Board and executive committees

EDUCATION

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

HONORS & THOUGHT LEADERSHIP

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