MICHAEL KAMINSKI

Chief Technology Officer | Chief Product Officer | Operator-CFO

Atlanta, GA · (404) 838-8613 · michael@modularequity.com · michael-kaminski.io · LinkedIn · GitHub

Technology and product executive who has built and run the whole stack of a company: the platform, the product organization, and the P&L that pays for both. Co-founded and served as CTO/CPO/CFO of a services business taken from $0 to $15M revenue and $6M EBITDA on a platform I architected (ERP, dispatch, payments, invoicing) while headcount grew from 10 to 250 across 7 states. Since then: owned the fintech spine behind a $400M 144(a) debt raise and $15M Series B at Momnt, grew a payments SaaS 17x as interim CEO, and shipped one of the largest production voice-AI deployments in auto finance inside a regulated lender, clearing security, legal, and compliance review on the way. I write the code, set the architecture, hire the team, and defend the number to the board. MBA Finance + B.S. Computer Science.

LEADERSHIP AT A GLANCE

Scale built

$0 → $15M revenue, $6M EBITDA (40% margin)

10 → 250+ headcount, 7 states

$20M → $60M revenue, ($2M) → $6M EBITDA at Momnt

$3K → $50K MRR in under 12 months (17x)

Capital & transactions

$400M 144(a) debt raise + $15M Series B

$200M debt facility and IPO readiness (S-1)

$1.8B divestiture program (sponsor-backed)

$6B+ share repurchase and debt programs

Technology shipped

Production voice-AI agents: 10,000+ agent hours/month

Salesforce CRM + omni-channel migration

NetSuite ERP, Stripe/Plaid payment rails

Custom MCP servers, eval harnesses, approval gates

EXPERIENCE

Senior Product Owner, Collections & Servicing Technology — Stellantis Financial Services 2025 – Present

Atlanta, GA · $25M department budget · 2 engineering squads · 10 headcount · regulated Retail and Lease book

- **Own the technology roadmap** for borrower communications, collections, and servicing across a regulated auto-finance book; report architecture, roadmap, and outcomes to senior leadership monthly.
- **Took AI voice agents from prototype to production** through cross-functional security, legal, and compliance review: 10,000+ agent hours per month absorbed (~3K inbound, ~7K outbound), with human approval gates on every irreversible action.
- **Lead the enterprise migration** off fragmented vendors and homegrown tools onto unified Salesforce CRM and case management, spanning Servicing Operations, IT, Compliance, Legal, and external vendors.
- **Delivered a policy-driven omni-channel platform** (voice, SMS, email) under centralized contact governance, with FDCPA / Reg F and state contact limits enforced in code on every outbound channel.
- **Authored 40+ architecture decision records** and the acceptance-criteria standard for a ~$25M release train; integration patterns across nine systems including Salesforce, MuleSoft, Genesys, and Observe.AI. Owned build-vs-buy for the agent stack against data-residency and cost-per-resolution constraints.

Interim CEO / Founding Product Lead — Fyxed 2025

Atlanta, GA · B2B payments and service-financing SaaS · team of 6 · full P&L

- **Grew revenue 17x** ($3K → $50K MRR) and swung EBITDA from ($10K) to +$30K per month in under 12 months while holding full P&L, product, and delivery accountability.
- **Architected the platform:** ACH and card disbursements on Stripe Connect and Plaid, on a Supabase / Prisma / TypeScript backend, integrated with AppFolio, Rentvine, and Buildium. Negotiated a $5M debt facility term sheet.

Senior Manager, Product Engineering & Financial Systems — Momnt (spin-out of GreenSky) 2023 – 2025

Atlanta, GA · Revenue $20M → $60M · EBITDA ($2M) → $6M · 10-person cross-functional squad · Quantitative Chief of Staff

- **Tech lead for the credit analysis and accounting engine** (ASC 606 and ASC 985-20), and owner of the merchant and borrower portals, embedded payments, and risk/ops analytics roadmap through 3x revenue growth.
- **Owned the originations spine and lender reporting** behind a $400M 144(a) debt raise and $15M Series B; built the analytics infrastructure (Python, Postgres, Redshift) and the KPI taxonomy leadership used to detect portfolio deterioration.

- **Cut delinquent accounts 50%** through loss-mitigation and treatment strategy; launched credit reporting; integrated NetSuite and HubSpot for real-time pricing and risk dashboards.

Co-Founder · CTO / CPO / CFO — Superior Contracting & Maintenance 2018 – 2023

Atlanta, GA · Revenue $0 → $15M · EBITDA $0 → $6M (40% margin) · 10 → 250+ headcount · 7 states · 10 direct reports

- **Built the company from zero on a platform I designed:** ERP (QuickBooks → NetSuite), vendor management, scheduling and dispatch, SLA management, payments, and invoicing, with process documentation and super-user enablement across a 250-person operating base.
- **Ran product, engineering, and finance as one system:** rate-card and delivery-pyramid redesign lifted utilization 65% → 95% and gross margin 15% → 30%; recurring revenue mix 1% → 6% at >130% net revenue retention.
- **Installed the operating cadence a sponsor expects:** driver-based forecasts, 13-week cash, covenant dashboards, board packs and KPI trees; cut DSO 74 → 56 days and close cycle by 40%. Led tuck-in acquisitions with QoE and synergy models, then hired the CEO and stepped out. Business still operates at ~$20M revenue.

Product Manager, Credit & Strategy — GreenSky (acquired by Goldman Sachs) 2016 – 2018

Atlanta, GA · Revenue $2M → $30M · net income $1M → $15M · $1.8B annual originations · pre-IPO

- **Led product for Credit, Strategy, and Retail** directing 4 engineers, 2 QA, and a solutions architect on an NPV-based roadmap through IPO; shipped SMS and two-factor authentication for a $1.2B segment and API reporting for a $400M segment.
- **Built the valuation and pricing models** behind the credit products, a $200M debt facility, and the S-1; partnered with Risk and Legal on launch readiness under lending and collections regulation.

Earlier: HD Supply (Bain Capital / Carlyle / CD&R-backed) — Senior Analyst, Strategic Finance: $1.8B divestiture program, $500M CapEx portfolio analytics (2015–2016) · KPMG — Senior Consultant, Advisory (2014–2015) · The Home Depot — Senior Analyst, Treasury: $6B+ share repurchase and debt programs, $200M+ EBITDA supplier program (2011–2014) · ModularEquity — Founder, Managing Partner (2011–present).

TECHNOLOGY

Languages & platforms Python, TypeScript, SQL, Node.js, React, FastAPI, Postgres, Redshift, Snowflake, Supabase, Prisma, Terraform (multi-environment remote state), Kubernetes, AWS, GCP, Vercel, Docker, GitHub Actions.

AI systems Custom MCP servers, multi-agent pipelines, eval harnesses with statistical gating, human approval gates on irreversible actions, voice agents (Genesys, Observe.AI, ElevenLabs), RAG, Claude / OpenAI / Gemini APIs, LangChain / LangGraph.

Enterprise & financial systems Salesforce, NetSuite, SAP S/4HANA, Oracle Hyperion, MuleSoft, Stripe, Plaid, Genesys, FICO Decision Modeler, Power BI, Tableau, Looker.

FINANCE & GOVERNANCE DEPTH

ASC 606 / 842 / 326 / 815 / 820 / 985-20 · SOX, SOC 1/2, PCI DSS readiness · FDCPA, Reg F, UDAAP, FCRA, SCRA, fair lending, AML/OFAC · 144(a) securitization, ABL, IPO (S-1), divestitures and carve-outs, LBO and DCF modeling · treasury, share repurchases, FX, VaR / VWAP execution · driver-based FP&A, 13-week cash, covenant management, board and investor reporting.

EDUCATION

MBA, Finance — Georgia State University (2011) **B.S., Computer Science** — DeVry University, GPA 3.9 (2008)

MITx 6.0001 & 6.0002 · Harvard CS50P · Stanford Entrepreneurship (Lens of VC) · HBS Online: Investing in Private Equity (LBO Valuation) — all 2025