

Steve Howe

Chief Technology Officer (CTO) | VP of Engineering | Product Innovation | Digital Transformation

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EXECUTIVE SUMMARY

Accomplished technology executive with over 20 years of experience driving innovation, revenue growth, and operational excellence across SaaS, healthcare, insurance, DTC e-commerce, and subscription-led businesses. Proven track record in senior leadership roles guiding global cross-functional teams of 5-25 for organizations with \$20M-\$120M+ in revenue. Exceptional at delivering enterprise-grade software, ERP, CRM and technology solutions that generate measurable revenue impact. Expert in translating business vision into scalable tech strategies, building modern cloud architectures, and leading successful digital transformations in highly regulated industries. Strategic partner known for creating high-quality, AI-enabled customer experiences that deliver measurable ROI and lasting business value. Recognized for mentoring top talent, optimizing SDLC processes with Agile practices, and fostering a culture of collaboration and continuous improvement.

KEY ACHIEVEMENTS

Digital Transformation and Modernization

- **Enterprise System Migrations:** Led large-scale enterprise system migrations across CRM and ERP solutions, including Salesforce (Health Cloud, Service Cloud) and NetSuite to achieve process automation, compliance and KPI reporting.
- **M&A Technical Leadership:** Led M&A technical due diligence for a health and wellness brand (Onnit) during an acquisition by Unilever, managing system migrations and technical alignment into their global multi-brand portfolio.
- **Platform Modernization:** Modernized healthcare insurance enrollment and DTC e-commerce platforms using AWS, iPaaS and cloud-native architectures, improving release velocity and reducing third-party dependency.
- **Revenue Platform Scaling:** Scaled high-traffic, multi-channel revenue systems (DTC, Amazon, B2B) from \$20M to \$120M+ for health and wellness subscription brands with focus on UX, infrastructure reliability and flawless uptime.

AI, Automation, and Product Innovation

- **Voice AI Integration:** Delivered voice AI-enabled service platforms (Observe.AI), achieving an 82% automated customer verification rate and reducing call center operational workload by 225 hours per month.
- **Self-Service AI Portals:** Led the design and delivery of secure healthcare member and provider portals with integrated custom AI agents, reducing third-party vendor costs by \$175K annually.
- **Service Stack Optimization:** Migrated service operations teams from Zendesk to Salesforce Service Cloud and Vonage, implementing automated workflows and improving KPI tracking to achieve \$128K in annual savings.
- **Data and Analytics Enablement:** Established modern data lake and lakehouse architectures, leveraging tools like Databricks, Tableau and AWS QuickSight to deliver BI dashboards and support stakeholder decision-making.

Technology Leadership

- **Scaling Global Teams:** Built and scaled multi-disciplinary global software engineering, DevOps, data, site reliability and IT operations teams from 5 to 25+ members in high-growth and regulated industries.
- **Talent Development:** Established comprehensive hiring pipelines, mentorship programs, and career ladders that increased employee retention and aligned professional growth with organizational milestones.
- **Strategic Stakeholder Partnership:** Served as a technical authority and executive sponsor for enterprise-wide initiatives, managing SOW negotiations, technology contract reviews, and multi-million dollar IT budgets.
- **Agile Adoption:** Implemented adoption of Agile (Scrum/Kanban) practices in HIPAA and PCI regulated environments, establishing SOPs, Software Development Lifecycle (SDLC) best practices, reducing tech debt and operational risk.
- **IT Cost Optimization:** Reduced technology OpEx and optimized vendor contracts, ensuring high ROI across the stack.

PROFESSIONAL EXPERIENCE

Chief Technology Officer | Clearwater Benefits | Charlottesville, VA | Jun 2023 - Sep 2025

- Designed and launched an interactive voice AI agent solution (Observe.AI) integrated with Salesforce to handle all inbound member and provider calls, resulting in an 82% AI verification rate and reducing manual support overhead by 225 hours per month.
- Led vendor selection, contract negotiations, and platform migration of all TPA service operations from Zendesk to Salesforce Service Cloud and Vonage, introducing workflow automation and KPIs, achieving \$128k in annual savings.
- Designed and built a modern cloud-native Member Portal with integrated AI self-service tools and NPS tracking, reducing reliance on third-party solutions and saving \$175k per year.
- Launched Salesforce Health Cloud as a master data management (MDM) solution for insurance product catalogs, policy management, renewals, patient advocacy, care management, HIPAA compliance, and data governance.
- Directed the development of automated onboarding programs for brokers and agencies with integrated training and DocuSign contracts to enable scalable sales growth in new distribution channels.
- Spearheaded enterprise integration strategy by implementing the Celigo iPaaS platform as a shared service to connect Salesforce Health Cloud with legacy systems and external partners.
- Regularly performed technology budgeting and cost reduction initiatives across technology contractors, system integration partners and vendors including balancing on-shore and off-shore resources in a global delivery model.
- Scaled global engineering, IT, and data teams by implementing the adoption of Agile methodologies (Scrum / Kanban), establishing SOPs, and leading a company-wide transition to Atlassian Jira and Confluence.

Chief Technology Officer | Onnit | Austin, TX | Jan 2020 - Mar 2023

- Executive owner responsible for all software development, sustaining engineering, infrastructure, IT, and MSP teams, conducting strategic planning, talent recruitment, vendor evaluation, contract negotiation, policy and process refinement, budget forecasting and executive sponsorship.
- Served as the executive IT lead during acquisition by Unilever (April 2021), owning technical M&A due diligence, managing system migrations and technical alignment into Unilever's global multi-brand portfolio.
- Executive lead and technical authority for an Oracle NetSuite ERP implementation across four sales channels and two 3PLs, migrating item master and inventory systems, and integrating purchase orders and financial data flows.
- Proposed CRO tests, first-party data collection tools, and DTC personalization including Amazon Personalize ML recommendations and personalized rankings, resulting in +12% add to cart events and increased conversions.
- Directed global engineering, site reliability, and IT operations teams, enforcing sprint discipline, QA standards, and uptime accountability during high-traffic periods.

Vice President of Technology | Onnit | Austin, TX | Dec 2017 - Jan 2020

- Led a large-scale DTC wellness subscription program redesign spanning 16 releases including pricing model changes, UI/UX improvements, dunning management, and a machine learning (ML) rebilling model, resulting in decreased customer churn rates, increased MRR by \$925k and \$11M in annual revenue.
- Launched Amazon FBM and FBA integrations and personally managed the Amazon sales channel, generating \$1.2M in revenue within 6 months while increasing review ratings from 3.2 to 4.75.
- Developed a MarTech first-party data solution that captured 53% of Amazon customer emails for direct marketing.
- Modernized enterprise integration strategy by implementing Celigo iPaaS to sync ERP, e-commerce, 3PL and data lake systems into a unified data backbone.
- Architected and delivered Amazon QuickSight as a central BI solution, empowering data-driven decision-making across the organization.
- Designed and delivered high-margin DTC digital fitness platform featuring internal CMS and CRM integration.
- Executive Committee member responsible for software development, SaaS strategic planning, integrations, contractor management, and project execution while partnering closely with Marketing, Finance, and Operations.

Director of Software Development | Onnit | Austin, TX | Dec 2015 - Dec 2017

- Led a diverse team of frontend, backend and DevOps engineers, responsible for SDLC, technical requirements, process creation, performance reviews, resource allocation, technical project mgmt, interviewing and hiring.
- Built AWS cloud infrastructure, Jenkins CI/CD pipelines and integrated Application Performance Monitoring (APM) solutions to reliably support 45% YoY DTC sales growth with 99.9% uptime during high-traffic periods.
- Delivered numerous EDI integrations with national B2B retailers via SPS Commerce, Genius Central and Order Dog, gaining operational efficiency through the automation of purchase orders, fulfillment, inventory, and invoicing.
- Directed extensive integrations with leading MarTech, 3PL and FinTech platforms including HubSpot, Marketo, ID.me, ShipStation, SkuVault, GEODIS, Braintree, Authorize.net, Apple Pay, PayPal, Kount, Avalara, Vimeo and Slack.
- Launched Atlassian products (Jira, Confluence) org-wide to establish formal SDLC processes and sprint planning.

Sr. Software Engineer, Consultant | General Motors | Austin, TX | Aug 2015 - Dec 2015

- Senior engineering consultant responsible for rapid development of the GM car sharing app Maven across website, iOS and Android platforms, using extensive Zend RESTful APIs, Angular and remote vehicle controls.
- Collaborated with a wide range of product owners and business stakeholders on requirements, led software design sessions, performed technical interviews and new hire trainings for an actively growing team.

Sr. Software Development Manager (Predictive Behavioral Routing) | Mattersight | Austin, TX | Feb 2015 - Aug 2015

- Architect and Product partner responsible for a predictive behavioral analytics SaaS solution with microservices architecture targeting the Fortune 500 enterprise market, resulting in an acquisition by NICE (April 2018).
- Managed engineering team, provided estimates, performed technical project management and project delivery.

Sr. Software Development Manager (Analytics) | Mattersight | Austin, TX | May 2011 - Feb 2015

- Led a talented team of engineers designing near real-time analytics software of VoIP calls, desktop events and text, partnering closely with R&D, Product Development and BI while managing projects in Scrum and Kanban.
- Performed extensive SQL database modeling, API design and Jenkins CI pipeline creation for back-office desktop analytics, online education analytics, and feature extraction for predictive analytics using the R language.
- Broad management duties included interviewing, training, mentoring, performance reviews, resource allocation, and technical project management to transform strategic objectives into tangible SaaS products.

Sr. Software Engineer | eLoyalty Corporation | Austin, TX | Jul 2008 - May 2011

- Responsible for the design and development of enterprise data analytics software for the Fortune 500, utilizing Agile practices, performing security vulnerability and peer code reviews, and assisting with hiring and training.
- Created a Domain Specific Language (DSL) for linguistic analysis of telephony calls to extract metrics like personality, distress, and customer satisfaction, resulting in increased accuracy and reduced SaaS delivery time.
- Designed an interactive UI manager of PHP unit tests for 1+ million lines of codes to improve Dev efficiency.

Systems Analyst, Web Developer | CHRISTUS St. Vincent Regional Medical Center | Santa Fe, NM | Jul 2006 - Jul 2008

- As the sole Web Developer among 1,700 employees, responsible for relaunching Internet and Intranet sites, serving leadership roles on the IS Process Improvement Team, Forms Committee and Intranet Advisory Board.
- Built numerous custom web apps to solve healthcare, quality and process challenges, successfully translating business requirements into technical solutions for diverse teams like Emergency Services, Finance and Security.

Webmaster | Christie's Great Estates | Santa Fe, NM | Oct 2005 - Jul 2006

IT Specialist, CAD Technician | Morris Surveying Engineering | Santa Fe, NM | Aug 2004 - Oct 2005

SKILLS & COMPETENCIES

Leadership & Strategy

Executive Leadership, Strategic Planning, Technology Strategy, Digital Strategy, Digital Transformation, Technology Roadmapping, KPI-Driven Leadership, Organizational Scaling, Engineering Hiring, Talent Development, Talent Retention, Mentoring, Organizational Culture, Cross-Functional Collaboration, Change Management, M&A Technical Due Diligence, Vendor Selection, Vendor Management, Contract Negotiation

Data, AI & Digital Innovation

Generative AI, Large Language Models (LLM), Custom AI Agents, Voice AI (Observe.AI), Artificial Intelligence / Machine Learning (AI / ML), NLP (Natural Language Processing), Predictive Analytics, Data Modeling, Master Data Management (MDM), Business Intelligence (BI), KPI Reporting, Data Governance, Data Warehousing, Data Pipeline Development, Data Lakehouse Architecture, Databricks, Amazon QuickSight, Tableau, SQL, Segment.io, Hotjar, Event Tracking Architecture (GA4, GTM, Pixels), First-Party Data Strategy

Product & Growth Engineering

SaaS Product Strategy, SaaS Architecture, Subscription Revenue Systems, Unit Economics (CAC, LTV, Churn), Sales Funnel Architecture, Conversion Rate Optimization (CRO), A/B Testing Frameworks, Personalization, Customer Experience (CX), Customer Retention Strategies, Marketing Attribution, Domain Expertise: (HealthTech, InsurTech, Health Benefits Platforms, Enrollment Connectivity, Member Portals, DTC, E-commerce, B2B, CPG)

Engineering & Enterprise Architecture

Enterprise Architecture, Cloud Architecture, Cloud Migration, AWS (Amazon Web Services), MACH Architecture, Microservices Architecture, API Design (RESTful), API Management, Event-Driven Architecture, Infrastructure as Code (IaC), Terraform, DevOps, CI/CD Pipelines (Jenkins), Automation, Orchestration, Site Reliability Engineering (SRE), Digital Performance Optimization (Core Web Vitals), Application Performance Monitoring (APM), Observability, Integration Platform as a Service (iPaaS / Celigo), Electronic Data Interchange (EDI), CRM (Salesforce Health Cloud, Salesforce Service Cloud), ERP (NetSuite), EDI (SPS Commerce, Genius Central, Order Dog), MarTech (HubSpot, Marketo), Payment Gateways (Braintree, PayPal), Digital Wallets (Apple Pay, Google Pay), FinTech (Kount, Avalara)

Operations, Security & Compliance

Software Development Life Cycle (SDLC), Agile (Scrum, Kanban, Scrumban), Atlassian Suite (Jira, Confluence), Workflow Automation, Application Performance Optimization, OpEx Management, Budget Forecasting, IT Cost Optimization, IT Governance (ITIL), Information Security, Cybersecurity, Compliance & Risk Management, Vendor Risk Management, HIPAA Compliance, SOC 2 Readiness, PCI Compliance, GDPR / CCPA, Identity and Access Management (IAM), Business Continuity & Disaster Recovery (BC/DR)

EDUCATION

Fort Lewis College | Bachelor of Arts Degree (Magna Cum Laude) | Durango, CO | Jun 2000 - 2004

- Major: Computer Science Information Systems
- Minor: Business Administration (AACSB Accredited)

PATENTS & PUBLICATIONS

USPTO Patent: Quality Assurance Analytics Systems and Methods (#20160358115) | Dec 2016

Call center QA analytics engine with proprietary formulas to optimize monitor assignments from multiple streaming data sources, enabling custom QA forms to meet benchmarks and compliance for Fortune 500 clients in regulated industries.