

Matthew Sinclair (B.Info.Sci, MBA)

Profile

Matthew is a technology strategy specialist with almost 30 years' experience in software engineering, consulting, and product development. Matthew has delivered highly complex technology systems in the telecommunications, financial services and payments sectors. Working with start-ups, product teams, and consulting organisations in Australia, Asia and Europe, Matthew has been involved in the delivery of network analysers, a flight simulator, high-performance mission-critical EFT payments transaction switching, online and mobile banking, and shared mobility platforms.

Matthew joined the London Office of BCG Digital Ventures in January 2016. His most recent role was Partner and Vice President of Engineering for the EMESA region. In 2023, with the launch of BCG X, Matthew moved into the leadership team of the BCG X.DeepTech line-of-business, where he worked to bring the disruptive opportunities unlocked by deep digital technologies such as metaverse, generative AI, decentralisation, and intelligent automation to BCG's clients and businesses. Over the last seven and a half years, Matthew has been involved in a wide variety of ventures, starting as the CTO of Coup in 2016 and moving on to director, advisor, and other senior engineering leadership roles in a variety of industries, such as industrial goods, finance and insurance tech, mobility, resources, e-commerce, healthcare, and private equity. During his time at BCG, Matthew was involved in the ideation, incubation, and launch of over 25 internal or publicly launched client ventures.

Prior to moving to the UK, Matthew was involved in work on Australia's *New Payments Platform* (NPP), a centralised debit payments switch, initially on the industry side with KPMG, and then with Westpac Bank. Responsibilities included defining the architecture for their NPP implementation, and more broadly in shaping the Group's technology strategy for payments.

From 2009-2013, Matthew was a senior member of Westpac's architecture team responsible for rebuilding online and mobile digital platforms from the ground up. Matthew was involved from the beginning of the project working to select a vendor, and then taking on responsibility for the entitlements management components, as well as many other enterprise architecture activities. Previously, Matthew helped [UBank](#) develop innovative origination apps for mobile devices, and helped [SVX Group](#) with architecture and enterprise rollout of its Secure Value Exchange platform.

Matthew has also been responsible for building and launching a number of technology start-ups. [TouchPass](#) is a second-factor authentication service specifically targeted for smartphones with the unique ability to use location as an authenticating factor; [SaveMail](#) is an online digital repository to regional financial institutions and municipalities allowing them to quickly, easily and cost effectively provide online and mobile statements for their constituents; and [Tillless](#) is an app and associated suite of web services allowing shoppers to purchase goods in retail environments using their own smartphones.

From 2006-2007 Matthew was a founding member of the Westpac Trust Centre as Chief Technology Officer, responsible for all Trust Centre technology from strategy to execution. Matthew led the technology team across various Trust Centre endeavours in the collaborative identity management domain, from bank-centric PKI to collaboration with banks and telcos in collaborative messaging and over-the-air digital signing.

Previously Matthew spent 5 years as the Engineering Manager for EFT switch software vendor *Distra*. Matthew matured the engineering team from a start-up/R&D group of 5 engineers to a high performance, agile development team of 15 engineers, who constantly met or exceeded engineering and product development deadlines. Distra was acquired by ACI and now forms a core part of ACI's next generation switching platform, known as *Universal Payments*. Additionally, Matthew has assisted Macquarie Bank as a senior technical architect, and also formed part of a hand-selected team of senior IT researchers at the prestigious Nokia Research Centre (Sydney).

Matthew was a non-fellow member of the Royal Academy of Engineering's Enterprise Committee (2020-2023) and is now a member of the Academy's Shott Scale Up Accelerator Program (2024-Current).

Matthew has a Bachelor of Information Science (B.Info.Sci) from Newcastle University, and a Master of Business Administration (Executive), from the Australian Graduate School of Management.

Matthew's balance of technology and business qualifications, combined with years of high-technology and start-up/entrepreneurial experience, provide the ability to straddle the complexities of emerging technologies and bring them into focus in a business context.

Matthew holds numerous patents related to mobile wireless and other technologies.

Expertise

- Technology strategy with entrepreneurial, start-up/zero-to-one and scale-up focus
- Engineering and high-technology management and leadership
- Successful product management and new product development
- Mission critical banking and finance systems with extensive experience across online and mobile

Experience

HUMAN SCALE, FOUNDER & CTO, LONDON (NOV 2024 – Current)

Human Scale is a new kind of Venture Studio that is industrialising the zero-to-one phase of early startup growth with a people, process, and tech platform built from the ground up to support accelerated Venture velocity. We are currently in stealth mode with a planned release in Q1 2025.

BCG X, PARTNER & VP ENGINEERING, LONDON (DEC 2022 — NOV 2024)

BCG X is the tech build and design unit of BCG. In 2023, with the launch of BCG X, Matthew moved from BCG Digital Ventures into the leadership team of the BCG X.DeepTech line-of-business, where he is now working to bring the disruptive opportunities unlocked by deep digital technologies such as metaverse, generative AI, decentralisation, and intelligent automation to BCG's clients and businesses.

BCG DIGITAL VENTURES, PARTNER & VP ENGINEERING, LONDON (JUL 2018 — DEC 2022)

BCG DIGITAL VENTURES, ENGINEERING DIRECTOR, LONDON (JAN 2016 — JUL 2018)

BCG Digital Ventures is a corporate investment and incubation firm. BCG DV invents, builds and invests in start-ups with the world's most influential companies. The organisation shares risk and invests alongside its corporate and start-up partners via a range of collaborative options. BCG DV's Centres and Hatches are home to a diverse range of entrepreneurs, operators and investors who are building businesses, creating and expanding markets and developing new technologies that benefit millions of people across the globe. For further information, visit www.bcgdv.com.

In the roles of Engineering Director and Partner and Vice President of Engineering, London, Matthew has:

- Lead the engineering components of a diverse range of digital technology projects
- Built and grown multi-disciplinary, agile engineering teams in the UK and Europe
- Built and launched almost 30 internal and stand-alone ventures in the UK and Europe

WESTPAC, PAYMENTS STRATEGY (NPP, PSE), CONSULTING ARCHITECT (SEP 2014 — DEC 2015)

Matthew helped Westpac shape their future *payments services ecosystem* (PSE) to support immediate payments for NPP, as well as building the blueprint for the Group's longer-term strategy towards a unified payments fabric supporting internal and external payments consolidation. This engagement involved:

- Build out the technology strategy for payments across the group
- Help the architecture team craft an enterprise-wide technology strategy to support Westpac's response to the NPP

SVX GLOBAL, CONSULTING ARCHITECT (JUN 2013 — DEC 2014)

Matthew provides technology consulting and advisory services to assist with development and rollout of the SVX Platform to enterprise financial services customers. This engagement involves:

- Consultancy on product design, technology architecture and Tier-1 financial services deployment

UBANK MOBILE MORTGAGE ORIGATION, CONSULTING ARCHITECT & PRODUCT DESIGN (JAN 2013 — AUG 2014)

Matthew worked with a team charged with the development of an innovative new suite of origination and servicing apps for UBank's home mortgage products. The UHome Loan (UHL) products include a mobile mortgage application app, and a mortgage pre-application app specifically designed to widen the sales funnel through the creation of a novel, engaging mobile user experience for mortgage originations. This engagement involved:

- Working in a small, focussed team to build out product designs from scratch
- Lead technology architecture including product capabilities, interactions, and designs

NEW PAYMENTS PLATFORM (NPP), CONSULTING ARCHITECT (AUG 2013 — DEC 2013)

Matthew worked with a KPMG consulting team to prepare the technical requirements and conceptual/definition documentation for Australia's *New Payments Platform* (NPP). The NPP is an industry-wide collaborative effort to deliver real-time faster payments retail payments for Australian retail banking customers. This engagement involved:

- Lead the collaboration with working group members from all retail banking stakeholders to prepare the *Technology Concept Paper* which outlines the technical vision and architecture for the NPP

WESTPAC, CONSULTING ARCHITECT (AUG 2009 — JUL 2013)

Matthew helped the Westpac Online Transformation Program (OTP) rebuild the online and mobile platforms for one of Australia's largest banks. This wide-ranging engagement included:

- A senior role in the OTP architecture team including enterprise architecture, development of process, governance and integration activities across multiple work streams of business, architecture, application and integration
- Vendor selection and RFP execution
- Architectural responsibility for the application's entitlement management system
- Wide ranging integration responsibility for the online channel with the bank's new customer and product mastering systems

UBANK, PRODUCT TECHNICAL SPECIALIST (MAY 2008 — AUG 2009)

Matthew helped the UBank team launch one of Australia's most innovative banking products. This engagement included:

- Constrained with significant parent company legacy issues, Matthew devised a technical architecture to deliver an unsecured lending product. This included extensive investigation of NAB's legacy portfolio, understanding constraints, and balancing business needs to create recommendations for a time and budget conscious solution.
- Worked with the business product owners to review, refine and consolidate business processes for term deposit and online savings products.

QUIPOZ LTD, PRODUCT MANAGER (JAN 2008 — APRIL 2009)

Quipoz needed assistance developing a new, ground-up approach for its suite of legacy transformation products. This engagement included development of new strategies for product management, and software engineering capabilities. Working with the CTO and executive team, Matthew developed Quipoz's next-generation product plan, transitioned the entire engineering team from a traditional waterfall methodology to an Agile approach, and laid down the foundational architecture and design work for the Quipoz's next generation technical architecture.

WESTPAC TRUST CENTRE, CTO (MAY 2006 — NOV 2007)

Westpac established "The Trust Centre" as a utility provider of identity management services for Australian financial services organizations. The Trust Centre initiative involved collaboration with multiple financial organizations in Australia with the objective of providing identification and authentication services on a utility model to participating parties. By sharing the costs of infrastructure, technology, reliance and other policy elements, Trust Centre planned to bring significant cost savings to the banking industry, while at the same time providing a centre of excellence for identity and authentication management services, ultimately allowing institutions to provide a more secure and more usable end-user experience. In the role of CTO, Matthew was responsible for all Trust Centre technology, from strategy to execution.

DISTRA, ENGINEERING MANAGER (MAR 2002 — APRIL 2006)

Matured engineering team from a start-up/R&D group of 5 engineers to a high performance, agile development team of 15 engineers to constantly meet or exceed engineering and product development deadlines. Distra provides highly scalable EFT switching applications for financial services organisations. Distra's solution is a high capacity transaction platform that achieves near-linear scalability, fault tolerance, and the ability to execute across commodity hardware offering unmatched cost-per-transaction rates. Responsibilities included:

- Management of the engineering team with responsibility for product development and customer delivery
- Stewardship of design, development, testing and rollout of product versions
- Pre-sales and customer engagement in Australia, South East Asia, Europe and the United States
- Reporting to CEO, COO

Distra was sold to ACI – the world's leading payments processing software vendor – in 2012.

MACQUARIE BANK, SENIOR ASSOCIATE / TECH ARCH (OCT 2000—MAR 2002)

As Technical Architect responsible for a range of architectural and development technology initiatives throughout the Bank, with a particular focus on e-commerce and distributed, web-enabled systems. Lead a team to provide a centralised resource for architecture, research and development support to the Bank's varied business units. Key responsibilities included e-commerce application architecture, and team leading, mentoring and training across a range of investment banking teams.

VERY NEW MEDIA, VP TECHNOLOGY (NOV 1999 — OCT 2000)

Very New Media formed to build a suite of syndicated applications for deployment to the web sites of content aggregators, ISPs and regional portals. 12 months was spent researching and developing a number of online properties, including the *Very Sporty* amateur team sports management site and *Ninth Market* content creation marketplace. The VP of Technology was responsibility for product development, and software architecture, design and development.

NOKIA WIRELESS SOFTWARE, TEAM LEADER (OCT 1998 — NOV 1999)

The Wireless Software Solutions unit of Nokia sought to take a leading role in the global wireless software business. The Sydney Development Centre concentrated on the creation of an operator focused wireless entertainment distribution system initially focused on the delivery of gaming properties to a range of mobile devices. Responsibilities include:

- Management of a team of engineers tasks with portal delivery
- Architecture, design and development of gaming properties and wireless gaming portal
- Research and development activities in the wireless gaming space

Other Experience

Nokia Research Centre, Senior Research Engineer (Apr 1997 — Oct 1998)

- Design and development of distributed management infrastructure, working with internationally distributed teams.

Object Consulting, Consultant (Jul 1994 — Apr 1997)

- Object Consulting is one of Australia's leading consulting and training companies specialising in object technology. In the role as a member of Object's software team, Matthew specialized in the design, development and implementation of object-oriented distributed systems.

DST International, Programmer/Analyst (Feb 1994 — Jul 1994)

- This role included development and enhancement of software modules to support client requirements as well as extensive travel and consulting work in Sydney and Melbourne.

Education & Qualifications

- 1999 – 2004, Australian Graduate School of Management, MBA Executive (distinction average)
- 1990 – 1993, University of Newcastle, B.Info.Sci, Bachelor of Information Science

Professional Memberships

- Royal Academy of Engineering, Shott Scale-Up Accelerator Program (2024-Current)
- Royal Academy of Engineering, Enterprise Committee, Board Member (2020-2023) [[ref](#)]

Skills

- Technology & engineering management (C-level interactions, strategy, product management, lean start-up)
- Software development (Ruby, Rails, Java, Groovy, Grails, J2EE, mission-critical, distributed systems)
- Agile engineering (project management, continuous integration)

Domains

- Engineering leadership / CTO / VPE / HoE / DoE
- Innovation and incubation
- Lean/agile engineering leadership
- Lean/agile product development
- Mobility
- E-commerce
- Banking and finance
- Telecommunications
- EFT, payments, next-generation payments
- Mission-critical/high-performance systems
- Online, mobile
- Product design, ideation, conception and validation

Publications

- “Attitude, Altitude, and Agency”, Medium, December 2021 [[ref](#)]
- “The Right Time for Deep Tech”, Medium, January 2020 [[ref](#)]
- “Let’s Talk About 4/3 Time”, Medium, February 2021 [[ref](#)]
- “Five Proposition Evaluation Heuristics”, Medium, February 2021 [[ref](#)]
- “Five New Economies”, Medium, May 2018 [[ref](#)]
- “An Operating System for the Cloud”, Medium, June 2018 [[ref](#)]
- “The Myth of the Hero Programmer”, Medium, March 2018 [[ref](#)]
- “Zero Latency Communications”, Medium, July 2018 [[ref](#)]
- “Microliths”, Medium, October 2020 [[ref](#)]
- “Leadership Values”, Medium, October 2020 [[ref](#)]
- [More...](#)

Videos and Podcasts

- I’m a Software Engineer – what next? Podcast [[ref](#)]
- BCG’s Imagine This... Podcast [[ref](#)]
- Facebook’s Business, Innovation and Technology Podcast [[ref](#)]
- Venturi Voice Podcast: “The Qualities of a Great Leader and How to Become One”, Medium, September 2021 [[ref](#)]
- Leaders & Founders, Adam Kinder, Tom Callaghan, June 2020 [[ref](#)]
- This is London – Engineering, YouTube video, October 2018 [[ref](#)]
- Engineering Leaders Panel Discussion, BCGDV video, October 2020 [[ref](#)]

Patents

- LinkedIn: <https://www.linkedin.com/in/matthewsinclair/details/patents/>

Links and References

- LinkedIn: <https://www.linkedin.com/in/matthewsinclair/>
- Blogs: <https://matthewsinclair.com>, <https://quantumfaxmachine.com>
- Medium: <https://matthewsinclair.medium.com/>
- Email: hello@matthewsinclair.com
- Bluesky: <https://bsky.app/profile/matthewsinclair.com>
- Mastodon: <https://masto.ai/@matthewsinclair>
- Xitter: <http://x.com/matthewsinclair>

Book a Time to Chat

- 30 min video call: <https://calendly.com/hello-matthewsinclair/30min>
- 60 min video call: <https://calendly.com/hello-matthewsinclair/60min>