

**Lenore Decovsky**  
Senior Consultant

Lenore is a dynamic, articulate, and energetic results oriented professional with twenty five years of experience in banking and financial services. She has solid experience in back office operations, vendor management, information security, electronic commerce, product launches, and project management.

She has a hands-on management approach to problem solving, specializing in the turnaround of troubled operations, process re-engineering, client implementations, and service delivery.

Lenore has worked in a variety of organizations associated with the financial services industry, including large money center commercial banks, super regional banks, electronic payment processing companies, a technology service company, and a banking subsidiary of a major insurance company.

(Included in this list are Citibank, First Fidelity Bank (now Wachovia), EDS, Electronic Payment Systems, and MetLife Bank). She specialized in the turnaround of troubled operations, creating order out of chaos and remediating failed audits and inadequate controls

Lenore started her career with Citibank in New York where she was initially responsible for the design and implementation of electronic delivery systems for check processing and deposit operations. She developed and implemented automation strategies for manual processes, including an automated ATM monitoring/dispatch system, an intra-bank funds transfer system, an MIS reporting system, and a cash letter capture system. In her 10 years at Citibank she was a Vice President managing large operational units (check processing, deposit operations, credit operations, ATM operations).

She has considerable experience in electronic commerce, ATMS, and risk management.

For five years as a Vice President at First Fidelity Bank (and then First Union Bank), she managed the conversion of seventeen acquired banks onto the First Fidelity processing platform in addition to operations responsibility.

Lenore has particular expertise in de novo start-ups. She was part of a team that built a de novo internet bank for the Metropolitan Life Insurance Company. Other start-up experience includes the development and implementation of a Project Management Office, an Information Security department, a Service Delivery group, and an operations support unit.

Lenore has extensive experience working with companies to pinpoint opportunities for process improvement.

As both an internal consultant and a business owner she has streamlined manual processes, instituted line balancing/capacity planning to reduce costs, raised productivity, and provided improved service levels.

Lenore holds an MBA in Finance from Rutgers Graduate School of Management and a Bachelors of Science from Cornell University.

