

Thomas K. Matecki

The Architect of Unicorns. NICO's Visionary CEO.

For investors seeking the rare combination of deep technical mastery, hyper-growth scaling, and a proven track record of delivering billion-dollar valuations, look no further than Thomas K. Matecki. As Co-founder and CEO of NICO, Thomas is not just leading a company; he is orchestrating the next financial revolution in the Caribbean, armed with an unparalleled pedigree that demands attention.

Thomas is the **former Chief Technology Officer of Zilch, the UK's pioneering BNPL (Buy Now Pay Later) double-unicorn**. At Zilch, he didn't just manage technology; he *architected* its explosive growth, scaling the platform from a mere 100,000 to over **3 million customers across two continents (UK and US) in just 12 months**. This wasn't achieved by accident; it was the direct result of his strategic vision, his ability to build and lead high-performing distributed engineering teams (growing from 20 to over 300 people), and his relentless focus on efficiency and innovation. He spearheaded multiple successful fundraisers and two IPOs, turning a fintech startup into a household name and a **valuation exceeding \$2 billion**.

Beyond the headline numbers, Thomas is a master of operational excellence and financial acumen. He personally engineered over **£4M in cloud infrastructure savings** through innovative failover strategies and delivered **£6M in cost reductions** by integrating state-of-the-art in-house anti-fraud mechanisms. His strategic insight even converted **£3.6M in fees into hiring budget** by building an internal technical talent acquisition team, proving his ability to find value and drive efficiency in every corner of the business. He introduced strategies that led to **positive revenue within 12 months**, generating £7M in 2022 alone.

Thomas's experience extends across critical financial sectors, including Open Banking (Open Banking Gateway, £3M revenue growth), digital transformation (Inplaysoft, 30% revenue increase in 3 months), and cutting-edge data privacy platforms. He is a recognized expert in cloud transformations (AWS, GCP), microservices architecture, and leveraging AI to create custom, greenfield solutions that set new industry standards. His academic background in Sound Engineering and Physics, coupled with an MBA, provides a unique, analytical lens through which he approaches complex technological and business challenges.

At NICO, Thomas is applying this formidable expertise to a market segment that is not just underserved but actively yearning for change. His leadership ensures NICO is built on a foundation of **bank-grade security, hyper-scalability, and a truly AI-native core**. He is not just building a product; he is building an ecosystem, embedding financial education and opportunity into every feature.

The opportunity to back NICO is the opportunity to back a visionary leader with a proven track record of creating immense value in the fintech space. Thomas Matecki doesn't just

understand hyper-growth; he *creates* it. Missing this opportunity means missing the next Caribbean Unicorn.

Links:

Thomas K Matecki LinkedIn Profile - <https://www.linkedin.com/in/thomasmatecki/>

CTO Talk: Q&A with fintech startup Zilch's Thomas K Matecki - <https://www.verdict.co.uk/cto-zilch/>

How to make dev productivity a top priority - <https://sifted.eu/articles/developer-productivity-top-priority>