

# CHRIS WYATT

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Most companies chasing AI in finance will fail because their data is a mess. I have spent two decades inside the core data infrastructure of US payer systems, clearinghouses, and B2B payment networks, wiring EDI pipelines, normalizing unstructured claims, and building the deterministic schemas that make automated decisioning possible. That work is the non-negotiable prerequisite for autonomous settlement.

The result is \$700B+ in cumulative payments volume processed under my direct leadership, representing more electronic remittance throughput than any commercial entity outside the Federal Reserve. The same transformation (legacy EDI chaos to deterministic autonomous settlement) executed at three companies, driving two successful exits (Blackstone's \$3B acquisition of Emdeon; WellPoint's \$300M acquisition of AIM). A zero-to-one company (Finexio) now processing \$12B+ annually with consecutive triple-digit year-over-year growth. Author of three published books on autonomous finance. Appointed to the Federal Reserve Board Payment System Policy Advisory Committee and the NACHA Healthcare Payments Advisory Group.

## PROFESSIONAL EXPERIENCE

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### Finexio

2018 to Present

*Co-Founder & Chief Strategy Officer*

- Founded a B2B payments company from pre-revenue inception. Wrote the first check, assembled the founding team, raised capital, and shipped the product. Scaled network liquidity to \$12B+ in annual transaction flow, maintaining a hyper-growth trajectory.
- Owned product, engineering, operations, and partnerships from inception.
- Cut operating expenses 60% in a single year by replacing manual AP workflows with deterministic data schemas and autonomous settlement pipelines.
- Built Finexio Shield (proprietary fraud prevention) and an ML-driven supplier payment prediction engine that forecasts payment method acceptance at 95% accuracy.
- Structured and managed all payment network relationships with Mastercard, Visa, and JP Morgan. Owned the commercial strategy for how Finexio connects to card rails and bank settlement infrastructure.
- Drove revenue through channel partnerships with PairSoft, Proactis, Unimarket, and Rillion, capturing basis points on every transaction without proportional headcount growth.

### Independent

2024 to Present

*Published Author, Autonomous Finance*

- Author of three books establishing the thesis that LLMs deployed on deterministic payment schemas will eliminate the back office entirely.

### Parasail Health

2015 to 2018

*Co-Founder & Chief Commercial Officer*

- Designed and sold a non-recourse patient financing product in partnership with Colchis Capital Group: purchased hospital receivables at a discount and captured margin on collection, bridging a structural liquidity gap in the \$4T+ US healthcare revenue cycle.
- Ran all sales and commercial operations. Accelerated provider cash flow and mitigated default risk through structured financial products.
- Designed the non-recourse financing architecture that PayZen later adopted; now advise as a strategic partner.

### Change Healthcare (formerly Emdeon)

2011 to 2015

*General Manager, Head of Payments (B2B & Patient Liability)*

- Converted a legacy print-and-mail remittance business processing \$120B in annual B2B volume (835s, EOBs, ERAs) into an \$8B virtual card payments operation, generating \$80M in net-new revenue in 18 months. Structured early deals with Mastercard and Corpay to build the card rails.
- Ran the B2B and Patient payments divisions across the largest US healthcare clearinghouse, managing a run-rate of \$160B in combined annual volume (aggregating to over \$600B during my tenure).
- Assumed leadership of the \$40B Patient Payments division. Partnered with major EHRs and RCM providers to build payment products that did not previously exist in healthcare.
- Oversaw compliance execution for the ACA Section 1104 healthcare EFT mandate (NACHA CCD+ standard) and implemented end-to-end encryption with merchant acquiring processors during the EMV transition.
- Built the data infrastructure, compliance framework, and payment rail economics that drove Blackstone's \$3B acquisition of Emdeon.

### Anthem, Inc. (formerly AIM Specialty Health)

2004 to 2011

*Head of Patient Safety, Utilization Management & Business Intelligence*

- Led a national patient safety initiative that reduced unnecessary diagnostic imaging (CT/PET), measurably lowering population exposure to ionizing radiation.
- Ran the business intelligence team embedded in the sales organization. Analyzed massive claims datasets to find growth opportunities, providing the sales team with competitive intelligence to win price-sensitive deals.

- Deployed a software platform that replaced fax and phone-based pre-authorization intake, fully digitizing the review process and improving SLA compliance by 90%.
- Stripped \$150M+ in administrative overhead through automation and structured data models, building the machine-readable foundation for automated healthcare products under HIPAA and CMS frameworks.
- Built the data infrastructure and operational model that drove WellPoint's \$300M acquisition thesis for AIM Specialty Health.

## UnitedHealth Group

2002 to 2004

### Network Optimization & Pricing Strategy

- Consolidated provider networks across a 45M-member risk pool after a period of rapid growth through acquisition. Designed optimized networks using overlap analysis to maximize coverage and reduce network cost.
- Built premium pricing models using ordinal array analysis to reverse-engineer competitor pricing.
- Drove a 30% increase in deal closure rate by redirecting sales capital away from unwinnable bids toward accounts with favorable pricing math.

## PUBLICATIONS

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- *The Last Invoice: How AI Agents Are Ending the Back Office and What Comes Next* (2026)
- *Agentic Payables: The Dawn of Autonomous Finance* (2025)
- *The Great Payments Upheaval: How Software Is Eating Money and Why That's Fantastic for Business* (2024)  
*Contributing Author, PYMNTS.com, writing on supplier enablement, predictive analytics, and AP strategy.*

## SELECT MEDIA & SPEAKING

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- PYMNTS TV: Multiple live segments in the "What's Next in Payments" series on embedded AP, agentic finance, and B2B automation (2024 to 2025)
- Procurement & Supply Chain LIVE, Chicago: Panelist on Spend Management Strategies; interviewed by Procurement Magazine and Sustainability Magazine (2025)
- Strategic Treasurer: "The Democratization of Anarchy in Payments" with Craig Jeffery on payment fraud, deep fakes, and generative AI threats
- Partner webinars with PairSoft, Unimarket, and Proactis on embedded payments, fraud mitigation, and supplier enablement

## ADVISORY & INDUSTRY

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**Strategic Advisor:** PayZen (2019 to Present) | Zelis Payments (2018 to Present) | Finalytics (2020 to Present) | CirraGroup (2015 to Present)

- Member, Federal Reserve Board Payment System Policy Advisory Committee (healthcare remittances) and NACHA Healthcare Payments Advisory Group.
- Contributor to HIMSS working groups on healthcare data interoperability and payment standards.
- Shaped B2B payables standards with Mastercard, Visa, and JP Morgan and contributed to payment rail strategy.

## EDUCATION

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MBA | University of Michigan

BS, Business Administration | Michigan State University