



## Armored Online

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## Joe Sowerby – Chief Executive Officer

Joe Sowerby is founder and CEO of Armored Online, a technology and services company that delivers a secure, private branded channel that establishes a trusted environment for financial institutions and their customers to communicate and transact. As CEO, Mr. Sowerby is responsible for the company's overall strategy, direction and overall product and service offerings.

Over a 15 year career Mr. Sowerby has held senior management positions with several leading technology companies, including Apple Computer, Polizer and Haney and Internet financial services leader Financial Fusion, Inc., a subsidiary of Sybase, Inc. Mr. Sowerby has extensive experience developing and managing successful software start-up companies, serving in management positions in product marketing, business development and sales. Over his career he has created strategic partnerships with IBM, Deloitte & Touche, Price Waterhouse Coopers, Sybase, Inc., Apple Computer and Matsushita.