

FT PARTNERS FINTECH INDUSTRY RESEARCH

June 1, 2018

PAYMENTS CEO INTERVIEW:



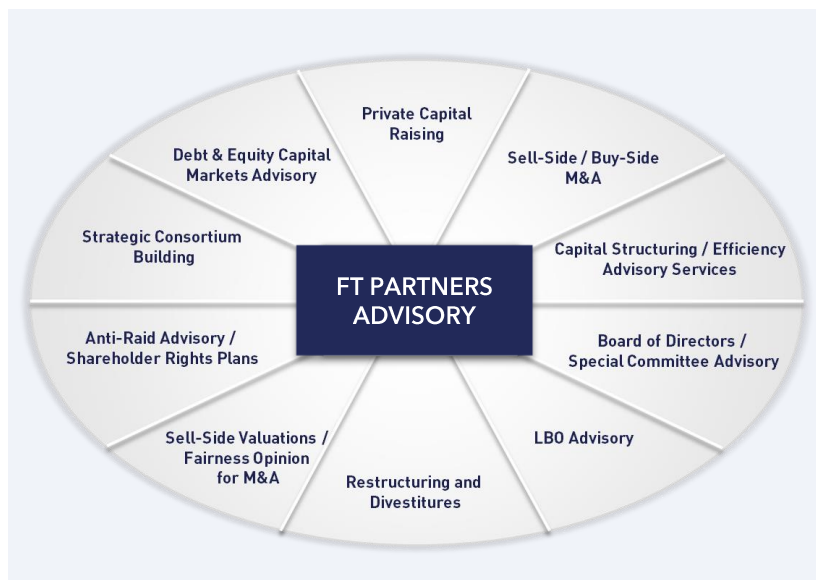
with CEO Melissa Townsley

Verification / Authentication / Risk

Overview of FT Partners

- Financial Technology Partners ("FT Partners") was founded in 2001 and is the only investment banking firm focused exclusively on FinTech
- FT Partners regularly publishes research highlighting the most important transactions, trends and insights impacting the global Financial Technology landscape. Our unique insight into FinTech is a direct result of executing hundreds of transactions in the sector combined with over 15 years of exclusive focus on Financial Technology

FT Partners' Advisory Capabilities



FT Partners' FinTech Industry Research

FINTECH RESEARCH & INSIGHTS

- In-Depth Industry Research Reports
- Proprietary FinTech Infographics
- Monthly FinTech Market Analysis
- FinTech M&A / Financing Transaction Profiles



The Information

Named Silicon Valley's #1 FinTech Banker (2016) and ranked #2 Overall by *The Information*



Ranked #1 Most Influential Person in all of FinTech in *Institutional Investors* "FinTech Finance 40"



THE M&A ADVISOR

Numerous Awards for Transaction Excellence including "Deal of the Decade"

Steve McLaughlin: *Founder & CEO*

Tel: 415.992.8880

steve.mclaughlin@ftpartners.com

SUBSCRIBE





GIACT Overview

Company Overview



Headquarters: Allen, TX

Founded: 2004

- **GIACT provides verification, authentication and funds confirmation information to help businesses assess and manage their risk in electronic payments**
 - The Company is the only financial technology provider to offer a complete set of enrollment, payment, identity, compliance and mobile solutions built on a single platform
 - GIACT supports businesses to eliminate payments risk and identity fraud, verify their customers and stay compliant with KYC (“Know Your Customer”) requirements
- **GIACT’s solutions are all available through a single platform: the EPIC platform**
 - The EPIC platform enables fast and cost-effective implementation that accommodates any legacy environment

Management Team



Melissa Townsley
CEO



Merlin Bise
CTO



David Foster
CFO



Kay Lynn Brumbaugh
Chief Legal Officer & Secretary



Meg Nicholls
Chief Compliance Officer



David Barnhardt
EVP of Product

Products and Services Overview



Enrollment

Open new accounts in real-time while simultaneously reducing true name and synthetic identity fraud



Payments

Confirm in real-time bank account ownership and status before processing any payments



Identity

Confidently verify identities using customizable multi-factor authentication



Compliance

Stay compliant with updated and automated OFAC and Beneficial Ownership screening



Executive Interview: GIACT



Melissa Townsley
CEO & Co-Founder



As one of GIACT's two founders, Melissa has led GIACT since its founding and is responsible for setting the strategic direction for the company. With deep expertise in payment processing, risk mitigation and compliance, Melissa identified the need in the market for a new approach to identify and eliminate payments fraud as multiple industries increasingly began to rely on digital payments. Under her leadership, GIACT has grown to include a client roster of over 1,000 companies. Prior to founding GIACT in 2004, Melissa held a broad range of leadership positions across multiple departments including sales, customer service, claims payments and more during a 17-year career in the insurance industry. Outside of GIACT, Melissa is active in several nonprofits focused on improving the lives of children both locally and internationally.

"GIACT is the only financial technology provider that offers a comprehensive set of enrollment, payment, identity, compliance and mobile solutions built on a flexible platform"

What types of companies does GIACT serve and what problems do you solve for your customers?

GIACT serves companies across industries – ranging from Fortune 500 to sole proprietors – helping them to positively identify and authenticate customers. In doing so, GIACT stops multiple facets of fraud and risk, eliminates false declines, minimizes transaction friction and improves customer experience.

What industries to you serve?

GIACT's solutions work for virtually any industry. Currently, GIACT's customers include over 1,000 businesses across a diverse range of sectors, including banking, billing, e-commerce, government agencies, insurance, lending, money service businesses, retail, telecom and utilities. Since its foundation, GIACT's solutions have been trusted with processing over 1 billion transactions.

How is GIACT differentiated from other identity and fraud solution providers?

GIACT is the only financial technology provider that offers a comprehensive set of enrollment, payment, identity, compliance and mobile solutions built on a flexible platform – the EPIC Platform. From a technology perspective, all of our solutions are available using a single API, reducing the cost and complexity of implementation and operation. We take a comprehensive approach to identity verification, securing the entire customer lifecycle, not just single points of contact.



Executive Interview: GIACT (cont.)

Melissa Townsley
CEO & Co-Founder



Please describe your technology and how you are able to solve so many different use cases with a single platform architecture.

The products on the EPIC Platform are all real-time and inter-operable, including Beneficial ID, gIDENTITY, gVERIFY, gAUTHENTICATE, gOFAC, gMOBILE and others. Each product is available standalone or in a packaged solution. This allows us to rapidly customize a solution for any organization's needs across a broad variety of industries. We work closely with our customers to design, implement and perfect the solution that is right for them.

What data sources are you using to confirm identities and what is your secret sauce in effectively leveraging all of your data?

We incorporate both traditional and non-traditional data into our identification and verification solutions. This includes not only name, DOB, social security number, credit header data, and bank consortium data, but e-mail accounts and history, phone, social media accounts, mobile carrier data, and other emerging data attributes. Since so much consumer PII has been compromised by data breaches, we believe that only by looking at the complete digital DNA of a consumer will we be able to identify and prevent fraud before a loss is incurred.

Can you provide some example case studies where GIACT has helped clients solve significant fraud-related issues?

To ensure critical funds get to the victims of natural disasters safely and securely, the American Red Cross enlisted GIACT to strengthen its identity and payment verification process. Prior to the partnership, the American Red Cross fell victim to identity fraud. Payments directed towards the victims of natural disasters were being taken by fraudulent actors posing as victims. Using our suite of identity and authentication solutions, we provided the American Red Cross with the tools it needed to confirm victim identities and enable the faster distribution of funds. The American Red Cross used multiple GIACT products as a part of its payment risk management process – including gIDENTIFY, gMOBILE, and Email Intelligence – to confirm victim identity, provide account identification, authentication and verification. As a result, we were able to help the American Red Cross distribute funds to the real victims of natural disasters so that they can start rebuilding their lives sooner.

"We believe that only by looking at the complete digital DNA of a consumer will we be able to identify and prevent fraud before a loss is incurred."



Executive Interview: GIACT (cont.)

Melissa Townsley
CEO & Co-Founder



“Our challenge will be to ensure that businesses have the necessary tools to validate multiple customer data points in order to verify the true identity of the customer while maintaining a frictionless, positive customer experience.”

Where do you see the identity / fraud space headed? Do you expect to see more consolidation?

Fraud is on the rise in both volume and sophistication. The volume of fraud attempts and the cost-per-incident have increased in recent years – in fact, last year alone (2017), identity fraud was estimated to have impacted 16.7 million U.S. consumers, generating \$16.8 billion in losses. With new, more sophisticated methods of fraud (including synthetic identity fraud) gaining in popularity, the overall cost of fraud to businesses and consumers is slated to rise.

We expect that businesses will take proactive steps to protect themselves, their customers and their reputations. Given the trend, we also expect GIACT to see significant growth as it positions itself for a long-term leadership role in identity and payment fraud reduction.

What are the biggest challenges you face in running a fast-growing business and trying to stay ahead of the fraudsters?

From biometric data to AI, the industry’s biggest opportunity and challenge is the availability of data. As more data becomes available (from data breaches to new data made available via smartphones), businesses will see fraud evolve. Our challenge will be to ensure that businesses have the necessary tools to validate multiple customer data points in order to verify the true identity of the customer while maintaining a frictionless, positive customer experience.

Have you launched any new products or services? What is an example of a recent GIACT innovation?

In April 2018, GIACT announced the launch of the first digital, comprehensive and real-time collection and verification solution to FinCEN’s beneficial ownership regulation – Beneficial ID. Beneficial ownership – which impacts virtually every FI with legal entity customers – adds new Consumer Due Diligence (CDD) requirements, forcing FIs to implement greater due diligence on their legal entity customers than ever before. According to FinCEN’s estimates, the potential cost of compliance to FIs and their clients in the first year of implementation alone range in the hundreds of millions.

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Executive Interview: GIACT (cont.)

Melissa Townsley
CEO & Co-Founder



Have you launched any new products or services? What is an example of a recent GIACT innovation?

(continued)

To reduce costs and streamline compliance, we developed Beneficial ID as an all-in-one solution that includes digital information collection, certification, and KYC and OFAC verification. Since configurability is key when dealing with complex compliance issues, Beneficial ID allows FIs to adjust collection criteria based on their risk tolerance. Beneficial ID was designed to make implementation seamless, eliminating interruptions or lengthy time lapses to customer on-boarding. With Beneficial ID, FIs can reduce back office expenses and costs associated with processing paper-based forms, while simultaneously improving customer experience by removing friction.

“To reduce costs and streamline compliance, we developed Beneficial ID as an all-in-one solution that includes digital information collection, certification, and KYC and OFAC verification”

FT Partners' Research – Click to View



Global Money Transfer



Transaction Security /
Fraud



Klarna: An Online Payments
and POS Lending Leader



Adyen's Rise to One of the Most
Valuable Payments Companies



Cayan's \$1.05 billion Sale
to TSYS



CardConnect's \$750
million to First Data



Remitly's \$115 million
Financing Led By PayU



YapStone's \$71 million
Series C Financing



TransUnion Acquires iovation



Sift Science Raises \$53 million
in Series D Financing



Francisco Partners Acquires
Verifone for \$3.4 billion



RELX Group Acquires
ThreatMetrix

[VIEW MORE FT PARTNERS RESEARCH](#)

FT Partners – Focused Exclusively on FinTech

FT PARTNERS RESEARCH

Selected Transactions - Superior Industry Knowledge and Execution History

<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>CAYAN in its 100% cash sale to</p> <p>TSYS for total consideration of approximately \$1,050,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>avidxchange in its Series F minority financing from</p> <p>mastercard TEMASEK THIEL for total consideration of approximately \$ 300,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>CHROMERIVER in its Series D investment from</p> <p>Great Hill PARTNERS for total consideration of approximately \$ 100,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its role as strategic and financial advisor to</p> <p>cardconnect. in its sale to</p> <p>First Data for total consideration of approximately \$ 750,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its role as exclusive strategic and financial advisor to</p> <p>YAPSTONE POWERING PAYMENTS in its Series C financing led by</p> <p>Premji Invest for total consideration of approximately \$ 71,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>feedzai in its Series C financing for a total consideration of \$ 50,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its role as exclusive strategic and financial advisor to</p> <p>CARDINAL[®] COMMERCE in its sale to</p> <p>VISA for total consideration of \$ 300,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>GreenSky in its investment from</p> <p>PIMCO for total consideration of \$ 200,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>YAPSTONE POWERING PAYMENTS in its Series C financing led by</p> <p>Premji Invest for total consideration of approximately \$ 71,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as financial advisor to</p> <p>taulia in its investment from</p> <p>QUESTMARK PARTNERS zouk BBVA edbi for total consideration of approximately \$ 65,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic advisor to</p> <p>feedzai in its Series B financing from</p> <p>OAK HC/FT ESPIRITO SANTO SAPPHIRE VENTURES for approximately \$ 17,500,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>KUBRA in its 80% majority sale to</p> <p>HEARST corporation</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>billtrust in its strategic financing from</p> <p>VISA</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole debt capital advisor to</p> <p>jack henry & ASSOCIATES INC. in its acquisition of</p> <p>iPay Technologies for total consideration of approximately \$ 300,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its role as strategic and financial advisor to</p> <p>MERCURY in its cash sale to</p> <p>vantiv for total consideration of \$ 1,650,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>CUSTOM HOUSE in its sale to</p> <p>WESTERN UNION for total cash consideration of approximately \$ 370,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>avidxchange in its Series E minority financing from</p> <p>Bain Capital Ventures FOUNDRY TPG KeyBank nyca for total consideration of \$ 235,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>billtrust in its minority financing led by</p> <p>RIVERWOOD CAPITAL for total consideration of \$ 50,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>FLEET ONE in its cash sale to</p> <p>wex for total consideration of approximately \$ 369,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its exclusive role as sole strategic and financial advisor to</p> <p>CentralPayment in its recapitalization and strategic investment by</p> <p>TSYS for a total valuation of \$ 700,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners LP FTP Securities LLC</p> <p>It is planned to announce its role as strategic and financial advisor to</p> <p>Heartland in its sale to</p> <p>globalpayments for total consideration of \$ 4,500,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>

FT Partners Advises CardinalCommerce in its Strategic Sale to Visa

Overview of Transaction

- On December 1, 2016, CardinalCommerce announced its strategic sale to Visa in one of the largest payments deals of the year
- Headquartered in Cleveland, Ohio, CardinalCommerce is a pioneer and global leader in enabling authenticated payment transactions in the card-not-present payments industry and is the largest authentication network in the world
- Founded in 1999, CardinalCommerce's products are used globally: across 6 continents (Africa, Asia, Australia, Europe, North America and South America), in more than 200 countries and used with more than 180 different currencies

Significance of Transaction

- The acquisition will help accelerate the growth of Visa's digital commerce by enabling more secure, seamless payments, through browsers, mobile apps and connected devices
- As Visa plans to integrate tokenization into Visa Checkout over the next 18 months, the addition of CardinalCommerce will allow a more seamless integration of 3-D Secure and delivery of these new fraud mitigation capabilities to merchants

FT Partners' Role

- FT Partners served as exclusive strategic and financial advisor to CardinalCommerce and its Board of Directors
- This transaction demonstrates FT Partners' continued leadership position as the "advisor of choice" to the highest quality FinTech companies

Financial Technology Partners LP FTP Securities LLC

*is pleased to announce its exclusive role as
sole strategic and financial advisor to*



in its sale to



for total consideration of approximately

\$ 300,000,000



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Focused Exclusively on Financial Technology*

FT Partners Advises Feedzai on its Series C Financing

Overview of Transaction

- On October 17, 2017 Feedzai announced it has raised \$50 million in its Series C financing round from an undisclosed investor with participation from existing investor Sapphire Ventures
- This new funding brings the total venture capital raised to \$82 million from nine major investors including Oak HC/FT, Capital One Growth Ventures, Citi Ventures and more.
- Founded in 2009 and headquartered in San Mateo, CA, Feedzai is a leader in using artificial intelligence to empower enterprises to manage risk and fight fraud in real-time
 - Feedzai's machine learning technology and its omnichannel fraud prevention solutions serve customers that transact in virtually every country in the world, across numerous use cases for leading banks and merchants

Significance of Transaction

- Feedzai will use the capital to continue its rapid growth trajectory
- The Company is on track to more than double its headcount this year from where it was at the end of 2016, planning to reach 300 employees by the end of 2017
- Additionally, Feedzai has added key sales leaders worldwide, including hiring former Box SVP Jim Priestley as Chief Revenue Officer

FT Partners' Role

- FT Partners served as exclusive strategic and financial advisor to Feedzai and its Board of Directors
- FT Partners also represented Feedzai on its [\\$17.5 million Series B financing](#) from Oak HC/FT, Sapphire Ventures and Espirito Ventures
- This transaction demonstrates FT Partners' continued leadership role advising world-class FinTech companies

Financial Technology Partners LP FTP Securities LLC

*is pleased to announce its exclusive role as
sole strategic and financial advisor to*



*in its Series C financing
for a total consideration of*

\$ 50,000,000



*The Only Investment Bank
Focused Exclusively on Financial Technology*

Award-Winning Investment Banking Franchise Focused on Superior Client Results

Institutional Investor
Institutional Investor
Annual Ranking

2017
2015 - 2016
2006 - 2008

- Ranked #1 Most Influential Executive on Institutional Investor's FinTech 40 List
- Steve McLaughlin Ranked Top 5 on Institutional Investor's FinTech 35 List
- Consecutively Ranked (2006, 2007 and 2008) among the Top Bankers on Institutional Investor's "Online Finance 40"

I The Information

2016

- Ranked #2 Top Technology Investment Banker on The Information's "Silicon Valley's Most Popular Dealmakers"



M&A Advisor
Awards

2015 - 2017

2010 - 2014

2004 - 2007

- Investment Banker of the Year – 2017
- Investment Banking Firm of the Year – 2016
- Cross Border Deal of the Year - 2016
- Dealmaker of the Year – 2015
- Technology Deal of the Year – 2015
- Equity Financing Deal of the Year - 2014
- Professional Services Deal of the Year, Above \$100 mm – 2014
- Dealmaker of the Year – 2012
- Professional Services Deal of the Year, Above \$100 mm – 2012
- Boutique Investment Bank of the Year – 2011
- Deal of the Decade – 2011
- Upper Middle Market Deal of the Year, Above \$500 mm – 2010
- IT Services Deal of the Year, Below \$500 mm – 2010
- Cross-Border Deal of the Year, Below \$500 mm – 2010
- Dealmaker of the Year – Steve McLaughlin – 2007
- Business to Business Services Deal of the Year - 2007
- Computer and Information Technology Deal of the Year, Above \$100 mm – 2007
- Financial Services Deal of the Year, Above \$100 mm – 2007
- Investment Bank of the Year – 2004



Middle Market
Financing Awards

2006 - 2008

- Equity Financing Dealmaker of the Year – Steve McLaughlin – 2008
- Information Technology Deal of the Year – 2008
- Financial Services Deal of the Year – 2008
- Financing Professional of the Year – Steve McLaughlin – 2006

The FT Partners Senior Banker Team

Name / Position	Prior Background	Experience / Education	Years of Experience
Steve McLaughlin <i>Founder, CEO and Managing Partner</i>		<ul style="list-style-type: none"> Formerly with Goldman, Sachs & Co. in New York and San Francisco from 1995-2002 Former Co-Head of Goldman Sachs' Financial Technology Group (#1 market share) Wharton M.B.A. 	23
Greg Smith <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly award winning Equity Research Analyst at Merrill Lynch / J.P. Morgan / Hambrecht & Quist 20+ years of experience covering FinTech as both an Analyst and Investment Banker 	22
Osman Khan <i>Managing Director</i>		<ul style="list-style-type: none"> Former Managing Director / Head of FIG M&A at Alvarez & Marsal 15+ years FIG deal, consulting and assurance experience at PwC 40 Under 40 M&A Advisor Award Winner in 2013 LSE (BSc w/Honors), MBS (MBA w/Distinction), ICAEW (FCA) 	21
Steve Stout <i>Managing Director</i>		<ul style="list-style-type: none"> Former Global Head of Strategy at First Data Formerly Led J.P. Morgan Payments Investment Banking Former Equity Research Analyst on #1 ranked team at UBS and Economist at the Federal Reserve Bank 	20
Tim Wolfe <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Goldman, Sachs & Co. beginning in 2000 Started at FT Partners in 2002 40 Under 40 M&A Advisor Award Winner 2013 Harvard M.B.A. 	16
Timm Schipporeit <i>Managing Director</i>		<ul style="list-style-type: none"> 11+ years with Morgan Stanley, Senior Executive Director of European Technology Investment Banking Team in London Formerly a Venture and Growth Investor focused on FinTech at Index Ventures 	15
Andrew McLaughlin <i>Managing Director</i>		<ul style="list-style-type: none"> 20+ years experience executing / implementing financial and operational strategy Formerly with Deloitte Consulting 	12