

## Work Experience

### Mobile Money Ventures (March 2008 – April 2010)

After securing \$16MM Series A investment approval, left Citigroup to launch and manage groundbreaking spinout focused on mobile financial services. Led operational functions and served as Board Secretary.

#### - **Co-Founder/ Senior Vice President, Strategic Business Development**

- Established development partnership for next generation mobile applications with global leader SK Telecom. Negotiated joint venture agreement, funding and launch of spinout. <http://www.mobilemoneyventures.com/press-release.aspx?id=1>
- Built and managed business development and sales team hiring 5 managers to address opportunities in VAR and direct sales channels.
- Responsible for all revenue forecasting, planning and reporting with CFO and Delivery team for projects across the US, Asia Pacific and Central Europe. Established recognition policy with accounting firm Deloitte & Touche.
- Executed 7 year, \$6 Million dollar contract covering mobile banking **Citigroup Asia Pacific's** 9 country markets, including the launch of first mobile stock trading platform in Hong Kong. <http://www.mobilemoneyventures.com/press-release.aspx?id=14>
- Executed MMV's first external VAR partnership deal (2 year term) with **Digital Insight (Intuit)**, growing the MMV mobile platform from a Citibank-only solution to 96 banks in the first three months, with access to 1,800 financial institutions and 13m users. At contract execution, Digital Insight represented MMV's first external revenues and largest growth potential. <http://www.mobilemoneyventures.com/press-release.aspx?id=16>
- Partnership strategies include VAR, technology complements, and joint referral programs.
- Managed relationships with Citigroup's Global Transaction Services to provide mobile platform services to clients such as **ConEdison, Vodafone, and PG&E.**

### Citigroup (Feb 2002 – Jan 2009)

*Held multiple positions in innovation, strategy and marketing.*

#### - **Senior Vice President, Growth Ventures** (*started March 2006*)

Growth Ventures is Citigroup's first consumer focused corporate venturing and strategy group with emphasis on deep customer insight innovations, mobile technology, Web 2.0 and other emerging business concepts with great impact to consumers. 2006 operations were in 5 key global markets including UK, Hong Kong, Singapore and US with additional markets in 2007.

- Set up initial investment concept and deal flow for consideration with focus on new social finance models such as Prosper.com, ChipIn and Zopa.
- Introduced mobile payments as a strategy area for Citigroup resulting in strategic equity placement and marketing arrangement with Obopay, the leader in mobile P2P payments.
  - Press release: [https://www.obopay.com/consumer/PDFs/pr\\_022707.pdf](https://www.obopay.com/consumer/PDFs/pr_022707.pdf)
- Established development partnership for next generation mobile applications with global leader SK Telecom. Negotiated joint venture operation agreement, funding and launch of jointly owned subsidiary company to focus on mobile money.
- Hiring and management of third party ethnographic research firms Ideo and Whatif?! on specific concept research and design of customer experiences.

- Actively management of multiple investment types: human capital, investment capital and internal strategic resources.

- **Vice President, Automotive Portfolio** (*started November 2003*):

Played critical role in execution and leadership on team tasked with generating new value with Automotive lending and service products within Citi Cards.

- Invented and patented original concept for new Driver's Edge value proposition (Drive Rebates: earning rewards for miles driven) launched in Q2 2005 (named as primary patent writer). Estimated 10%-15% sales lift and decreased attrition rate by 10%.
- Developed and delivered winning proposals (with team) for co-branded card and portfolio acquisition deals with the "Big 6" automakers, national retailers and insurers. Delivered key presentations to senior management on each deal.
- Implemented partner distribution programs with AutoZone, QuikStop and CarMax featuring MasterCard, Shell Gas and US Auto Club products in retail locations, mailings and websites. CarMax program to acquire 5,000 - 10,000 accounts.

- Link: <http://www.carmax.com/citi>

- **Assoc. Vice President, e-Business and Payment Innovations** (*started March 2002*):

Drove the integration and widespread adoption of managed innovation as a key Citi business process while managing key product ideas generated by process.

- Partnered with Yahoo, AOL and MSN to deliver CRM/collaborative filtering strategy utilizing Citi customer information-base for effective targeting of online balance transfer and other offers.
- Developed improved chip implementation with estimated saves of \$20 Million over 5 years.

- **Manager, Emerging Technologies**

Owned the implementation and management of smart card technology and unique functionalities as a platform for multiple consumer credit products to be built and launched on.

- Implemented Citigroup's first-ever smart chip based credit card offering in the US, Citi Smart Card and the Citi.You Card. Link: <http://www.cardweb.com/cardtrak/news/2001/december/12a.html>

Publicis (Jan 2001 – Feb 2002)

*Developed proposals and project plans for e-business efforts of Fortune 500 companies as well as small, well funded startups*

- In collaboration with operational groups, developed full project plans based on proposals for online marketing campaigns and websites including:
  - Continental Airlines
  - Crest Whitestrips
  - Cadillac Automobiles
  - Salvatore Ferragamo
- Developed proposals in response to RFPs for full web-based marketing initiatives (\$1 Million budget) for Pulte Homes, Legg Mason Banking, Salvatore Ferragamo and multiple smaller partners.

Urban Box Office, Inc. (May 2000 – Feb 2001)

*Director of Business Development*

- Procured funding from venture capital firms
  - Completed \$14 Million dollar Series B offering with 12 participating investors
- Negotiated co-marketing and placement deals on partner sites MSN, Yahoo and Lycos
- Created separate "urban" advertisement inventory category sold wholesale to partner sites and advertisement networks, Doubleclick, Valueclick and Clicksor.

- Procured exclusive content for media websites including music record labels, television studios and movie studios.

Gobi Inc. (Jan 1999 – May 2000, Sold to Earthlink)

*Founding employee of first ever ISP service marketed with free PC as core benefit*

- Responsible for development of e-commerce platform, retail website and fulfillment
  - Hired teams of programmers, database administrators, designers and copywriters
  - Managed projects to budget and timeline requirements for product launch and upgrades.
  - Integrated product ordering website with fulfillment processes of PC supplier (Solectron) and ISP provider (Concentric Networks).
  - Gobi's web properties acquired 5,000 new customer contracts.
- Procured funding from venture capital firms and angel investors
  - Presented business model components related to online customer acquisitions and ROI opportunities through existing customer website services
- Integrated with partner sites (visto.com, marketwatch.com, theglobe.com) for web based marketing campaigns and managed campaigns through web marketing vendor (Doubleclick)
- Procured content for Gobi customer website including integrating email partner (visto.com) and syndicated news provider (iSyndicate)

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### **Education**

B.A./B.S Economics & Computer Science – New York University, NY 1995-1999  
University of Rochester, Rochester, NY 1994-1995  
London School of Economics, 1997 Philosophy Certificate