

Dear Mr./Mrs.,

My experience and education include digital transformation and financial services. I have a B.A and a Master in Neurosciences. I worked as a Scientist/research fellow on computer modeling of the brain. We used complex statistical models (i.e., principal component/ correspondent analysis, etc.) and computer imaging techniques (i.e., MRI/PET/ Beam imaging) to road-map speech/vision/higher thinking in the brain. We use these tools today for data science, digital marketing and artificial intelligence. My work was published in leading scientific journals and won awards/grants from the CRNS in Europe and the NIMH in the US (see publication list in my LinkedIn).

I worked for McKinsey in their financial services practice. Clients included, Citibank, Nomura, Aetna, Fidelity, Dreyfus, Merrill, Paine Weber, Nomura and Barclays. Assignments included corporate strategy, cost restructuring, digital deployment, corporate reorganizations, and technology mapping. In capital markets, assignments included organizing the trading desk for Salomon Brothers, developing quantitative risk models for program trading, member of the McKinsey team that served in the Brady commission and the Eurobond pricing strategy for Citibank.

I worked as an investment banker (i.e., see deal list). I am credit trained. My work includes corporate strategy, IPO's, debt offerings, mergers and acquisitions, privatizations and principal investing. I worked in private equity, financing Fintechs. I served as board member in more than 30 start-ups, including Mercados en Red (i.e., electronic exchange system) revenue trades (i.e., crowdfunding), Umbria (i.e., blog monitoring) grabme (i.e., long tail distribution) and intuition intelligence (i.e., location-based coupons).

As FS Global Head of Digital Practice at Wipro, I worked in core banking modernization, wealth management, mobility/channel integration and digital marketing. I ran the Wealth Management practice. That included platform evaluation/implementation, robo-advisor ecosystem design/ architecture/ data warehouse/analytics/implementation/delivery and benchmarking. I served in MIT's CSAIL program, that develops AI technologies.

I am currently head of cloud strategy for Financial Services at AWS, focused on Banking & Wealth management. I run the Financial Services Innovation lab and serve in the ResponsibleGenAI task force in charge of developing risk and governance frameworks. I advise half a dozen private equity funds on their tech investing, including Apollo and Matrix.

Please receive my best regards,

David Breitling

**DAVID R. BREITLING**  
email: *DavBrtlng@aol.com*  
(646) 640-6860

## EXPERIENCE

### 2022- AWS, NY

#### *Head, Go-To-Market (GTM), Banking & Wealth Management.*

- Head GTM practice for US\$5B Banking/WM business, with 20% growth/year.
- Cloud migration for AWS largest FS clients. Core banking modernization, data lakes/analytics, customer experience, cyber/compliance, risk management, mainframe migration, COE, cloud operating models, AI/GenAI-use case/implementation, etc..
- Head, Responsible AI task force for financial institutions,
- Head GTM Fintech Practice

### WIPRO IT, NY

#### *Global Head & Advisor, Digital Channels Practice – Financial Services.*

- Build Digital Practice into a 200MM global business
- **Head, Digital Marketing Practice:** UX/web analytics/distribution. Global alliance with Adobe (i.e., analytics) and Razorfish (i.e., UX).
- **Head, Mobility Practice;** HTML5 implementation roadmap, platform functionality, data design/analytics, app visual design, cross-channel integration (i.e., social media).
- **Solution Factory:** Alliance with start-up to build location-based coupons for retailers & credit card issuers. Alliance with start-up to develop/design **P2P** crowdfunding platform that combines social media/mobility and digital distribution (i.e., business requirements gathering, demo development/ platform scaling/strategy design/ implementation roadmap/partnerships)
- **Digital wallet;** user experience/payments platform/implementation roadmap, platform functionality, data design/analytics, app visual design, etc.
- **Big Data Strategy** design/select input frames, processing and warehousing structures, design/ implementation of analytics frames, marketing benchmarks (i.e., campaign management/personalization/ targeting/ privacy management/CRM management/support & contact center.)

### ISG PRIVATE EQUITY, NY

#### *Principal*

- Private Equity/Placements/M&A/Restructurings/IPO's.
- Member, Board/Operating/Management Committee of 15 online companies
- **Road map:** Investment origination/due diligence/pricing/deal syndication/closing.
- **Build Up:** Consulted on product development/technology mapping/strategic alliances (i.e., web publishers, agencies)/brain trust hiring (i.e., sales, etc)/corporate expansion/IPO.
- **Capital Markets:** Mercados en Red an electronic exchange, development of online platforms for trading in derivatives, and quantitative modeling for real time financial content aggregators.
- **Financial Services Digital Platforms;** SEO, online video, web design/monetization/ tracking/ segmentation/ targeting, media buying, analytical tools (i.e., CSM, CRM, ERP, BPO, Google analytics, SaaS, propensity models, SPSS, blueprints, UAT, etc.) blog monitoring, long tail.

### JP MORGAN, NY

#### *VP Financial Services Investment Banking Group*

- Origination/execution M&A, IPO's/advisory, equity/debt offerings/investing.
- Lead managed relationship building, origination, strategy negotiation, bid evaluation, bid structuring, execution and closing of Corporate Finance and advisory M&A transactions
- Work on privatizations, IPO. Debt offering and principal investing throughout Financial Services
- Extensive experience with project/trade finance/Eurobond syndication/merchant banking/government advisory/privatizations and reorganizations.

## EXPERIENCE (Cont.)

### McKINSEY, NY

#### *Consultant, Financial Services Practice.*

- Based in New York, Paris, Tokyo and London
- Advised financial services, insurance, defense, software and telecom industries
- Corporate strategy, reorganization, restructuring and globalization assignments.
- **Strategy Build-Up:** management/data analysis, product/risk evaluation (i.e., hold/build/acquire/expand), organizational assessment, cost restructuring, road map strategy/implementation and execution.
- **Cost/value Added Analysis:** across units/countries, including budgeting/capital costs analysis and new product benchmarking.
- **Capital Markets:** organized trading department for Salomon Brothers. Corporate strategy for Fidelity and Dreyfus. Quantitative risk models for program trading. Member McKinsey team in the Brady commission. Eurobond pricing strategy for Citibank.

### WORLD BANK (Washington, DC)

#### *Intern, EMENA Division*

- Project Finance and restructuring in the Power Sector
- Refinancing of World Bank loans
- Computer simulation of power plants capacity/utilization/optimization

#### **Financial Services Clients.**

- **US:** Citi, BoA, WF, US Bank, JPMC, FifthThird.
- **Europe;** Lloyds, Barclays, UBS, CSFB, Unicredit, RBS.
- **Asia:** ANZ, ABSA, Punjab, ICICI, Baroda, BoSingapore, Mandiri, Maybank, CIMB, Alliance, Maybank, Standard Chattered.
- **Private Equity/Other Advisory:** New Mountain Capital, Anchorage Capital, FCS, Scopia Capital, Blue Harbor, StarBoard Value, Vector Capital, Vista Equity, Ontario Teacher's Pension Fund, BCG, Parvus Asset, Evergreen Capital Partners, Francisco Partners UK, TDM Asset Management, Deloitte Consulting, GMT Capital Group, Hermes Focus Asset Management, SQN Investors, JAT Capital Management, Capital Group International, Kettle Hill Capital Management, Pennant Capital Management, Fred Alger Management, Mangrove Partners, Maverick Capital, JMI Management.

## EDUCATION

### COLUMBIA UNIVERSITY GRADUATE SCHOOL OF BUSINESS

*MBA - Finance/Marketing, May 1987*

Member, Venture Capital Group

Average of 25 hours a week of part time work.

### NEW YORK UNIVERSITY MEDICAL CENTER/IBM

*Research Scientist, Millhauser Lab, IBM Venture Capital Group.*

PET and BEAM modeling of cognitive functions; using complex statistical models (i.e., principal component/correspondent analysis) and computer imaging techniques (i.e., MRI/PET/Beam imaging) to road-map speech/vision/higher thinking in the brain.

### HOPITAL SAINTE ANNE (Paris, France)

*CNRS Research Fellow, Neurology Department.*

Computer modeling of brain functions: research published in Biological Psychiatry (i.e., [http://www.biologicalpsychiatryjournal.com/article/0006-3223\(85\)90023-X/abstract](http://www.biologicalpsychiatryjournal.com/article/0006-3223(85)90023-X/abstract)).

### NEW YORK UNIVERSITY

*Master of Arts and Sciences; May 1983.*

Teaching Assistant; Media and Information Processing

Master Thesis; Brain Asymmetry and Media Processing.

### HARPUR COLLEGE (NY)

*B.A. - May 1981, IIE Scholar*

Member Varsity tennis, 2 years, and water -polo, 1 year.

## AWARDS

NYSPA Annual Neuroscience Award, New York.

A. E. Bennet Research Award, Biological Psychiatry Los Angeles –

CNRS Research fellowship, Neuroscience, Paris -

IIE Scholarship, New York –

**LANGUAGES** Spanish and French, working knowledge Italian/Portuguese.

## ADDITIONAL INFORMATION

- Volunteer work: shanty town (Santiago) and a Head Start (Bronx) measuring children's IQ.
- Studied the effect of poverty on children's empathy; UNICEF)
- Research published in major science magazines.
- Four years of classic guitar studies at the Santiago Conservatory
- National swimming champion.
- Financed all studies with scholarships and part-time work.

## DEALSHEET: HIGHLIGHTS

### PRIVATE EQUITY AND PRINCIPAL INVESTMENTS

MER (co- founder), Interactive-gaming.com, Demantra.com, Biotech, Famousradio, Bookliquidators.com, WireFree, CLARITI, Applied Neural Computing, Sharpe, Youtrue.com, Broadband.com, Memotech, Softcom, Sureband, Cipressware. Biolet, Lease-Illc, Signpost.

### IPO's & EQUITY DEALS: 1989-99

*Bancomer*, US\$765MM, Global Coordinator  
*BBA*, US\$150MM, Global Coordinator  
*Bano de Colombia*, US\$250MM, Global Coordinator.  
*Barclays*, US\$200MM, Global Coordinator  
*Televisa*, US\$750MM, Global Co-Lead.

### EUROBONDS: 1989-1999

*Bamerindus*, US\$100MM, Global coordinator  
*BBA*, US\$300MM, *Global coordinator*  
*Banco de Chile*, US\$300MM, Global coordinator  
*Banco Safra*, US\$100MM, Lead Manager  
*Banco Bamerindus*, US\$50MM, Lead Manager

### ADVISORY-MERGERS AND ACQUISITIONS; 1989-1999

Canal Plus's restructuring plan (i.e., US\$200MM equity investment).  
*Advised Banco de Chile of restructuring of Subordinated Debt* (US\$1.5Billion).  
*Kruger Group's 49% divestiture of Kruger LLC* (US\$120MM)  
*Advised Guajardo family on acquisition of Bancomer* (US\$2.5Billion)  
*France Telecom* restructuring plan (i.e., US\$ 200MM equity inv.)  
*France Telecom* acquisition of Telmex's stake (i.e., US\$150MM)  
*Government of Venezuela* privatization of Banco de Venezuela (US\$250MM)  
*Globo du Brazil's restructuring plan* (US\$ 100MM)  
*Advised Vargas Group of Mexico*, on privatization of Immevision  
*Televisa's acquisition of Megavision* (US\$120MM).  
*Advised Government of Colombia on Privatization of Carbocol* (US\$1.5B)  
*Advised Delfino on sale of FNC* (i.e., US\$150MM)

### Product Development s & Methodologies:

- 1.- At McKinsey I was part of the team that advised the Brady commission on regulatory reforms for program trading after the Wall Street crisis. The model predicted that sudden rise/fall in prices triggered by program trading would smooth out as more participants entered the market.
- 2.- At JP Morgan I developed complex behavioral risk assessment methodologies for asset valuations for Financial Institutions. This included a blueprint for the first risk model across assets JP Morgan implemented.
- 4.- At Wipro, I was responsible for developing a mobile coupon solution that used complex behavioral algorithms to develop personalized recommendations for retail consumers, delivered through mobile coupons. The US Mobile Coupons market was estimated at US\$120.4 Billion in 2020.
- 5.- At Wipro I designed a methodology for multichannel integration of digital channels, one that has been widely adopted by Wipro's Financial Services clients.