

Re: Performance note 

Josh Israels to: Olubusayo O Phillips

04/03/2013 06:15 PM

History: This message has been replied to.

Let me know if the attached works. You should think about attaching some of our deliverables to the note as well.



Ore Phillips Performance Note Underbanked.docx

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Print less, think more.

Olubusayo O Phillips

Josh, I wanted to send my notes in as I a...

03/29/2013 02:39:08 PM

From: Olubusayo O Phillips/US/FAS/PwC
To: Josh Israels/US/FAS/PwC@Americas-US
Date: 03/29/2013 02:39 PM
Subject: Performance note

Josh,

I wanted to send my notes in as I am part of the IFR ARC - which is actually earlier than the ARC for the rest of the firm... My PFFs are due in by April 5. (overall file is due to HR by April 12).

My contributions (to underbanked POV)

I see the level of influence you have allowed our smaller POV group to have in developing PwC's thought on the subject to be something that distinguishes me from my peers. Specifically....

- I have helped drive our point of view on the true size of the opportunity as i developed a view of how banks can look at the opportunity which has been shared with multiple individuals within PwC
- Leveraging my background outside of PwC and infusing that perspective into POV development
 - Experience as an Equity research analyst for GDOT gave me a perspective of underbanked which i have infused into our discussions
- Significant amount of research/insight on various areas including
 - The innovators (like walmart, peer to peer lending)
 - CFSI materials (market sizing, blogs etc)
 - Work PwC has already done (PwC Experience Radar, various other POV documents)
 - FDIC and other regulatory bodies

- Company research (Amex, GDOT etc)
- I contributed insights from my research/experience into our group (bank related and consumer related) hypothesis.
- I contributed to the questions for survey which will hopefully result in a distinctive PwC POV
- Indirectly related to the underbanked, i have also contributed to the prepaid business case, investigating regulatory impacts and strengthening PwC's financial model projecting potential revenues

Thanks,

Ore Phillips

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