

# First Data<sup>TM</sup>

## Mobile Commerce Solutions

Meet the First Data Mobile Commerce Solutions team. Together, these individuals are delivering Mobile Commerce solutions to the global marketplace needed to meet consumer demand for choice, convenience, security and rewards.



**Barry McCarthy**  
President  
Mobile Commerce  
Solutions

Barry McCarthy leads the newly formed Mobile Commerce Solutions business unit of First Data. As leader of this new business unit, he and his team work closely with a variety of industry partners from the largest wireless carriers to young start-ups, technology providers and terminal manufacturers. McCarthy previously held other leadership roles within First Data in Global Product and Business Development and Commercial Services business unit. He managed all products globally and was responsible for key partnerships including Microsoft and HP.

McCarthy has extensive knowledge in sales and marketing as well as payment processing solutions. He started his career at Proctor & Gamble, where he spent 12 years launching new products and developing marketing strategies to increase product sales. He then worked for Wells Fargo, where he was responsible for the company's annual transaction volumes and active ATM cards. Prior to that, he co-founded and later sold MagnaCash, a Silicon Valley micro-payments company. He also served as vice president and general manager of VeriSign's Internet Payments & Risk Management business unit where he led the business to its first-ever sustained profitability reversing three consecutive annual losses, and nearly doubling its size.

He earned a master's degree in business administration from the Kellogg School of Management at Northwestern University and completed his undergraduate studies at the University of Illinois – Urbana.



**Dom Morea**  
Senior Vice President  
Mobile Commerce  
Solutions

Dom Morea is senior vice president for the newly formed Mobile Commerce Solutions business unit of First Data and is an 18 year veteran of the financial services industry. Morea has been with First Data since 2004 when he rejoined the company as senior vice president for Product and Business Development. Before joining First Data, he was senior vice president of Strategy and Business Development at Encorus, a mobile payments company with operations in the U.S. and Western Europe.

Prior to Encorus, Morea spent six years with First Data where he served in several key innovation roles including First Data's Internet Commerce Group, charged with development of corporate eCommerce strategy, and the launch and management of a major joint venture with JP Morgan Chase. Before joining First Data, he held positions at CS First Boston and Citibank.

Dom is a Cum Laude graduate of the Frank G. Zarb school of Business at Hofstra University. He serves on the Board of Directors of ViVOtech and the Nassau County Chapter of the Red Cross.

# First Data™ Mobile Commerce Solutions



**Bruce Dragt**  
Senior Vice President  
Product and Business  
Development  
Mobile Commerce  
Solutions

With a history of innovation, Bruce Dragt has played an influential role in developing new electronic payment solutions and bringing them to market. Bruce has held roles in many facets of the payment lifecycle from card issuing to traditional merchant processing to alternative payments.

Currently, Bruce drives product development globally across the First Data suite of Mobile Commerce Solutions. The suite of solutions includes Mobile Banking, Mobile Payments and Mobile Marketing. Prior to this role, Bruce managed the merchant-facing products that First Data delivers through its sales channels. The suite of merchant products includes traditional credit and debit processing services, alternative payment solutions, internet commerce services, terminal and hardware solutions, software and IP transport, VAR and dealer solutions, information products and solutions related to processing non US card types.

While at First Data, Bruce has previously managed the product and risk services associated with the First Data check businesses. Prior to joining First Data, Bruce worked for i2 Technologies and Financial Settlement Matrix as Vice President of Product Management to create payment solutions associated with business-to-business transactions originated through electronic exchanges. The background for this work was a solid foundation in risk and payments created through his experience at Wells Fargo Bank. At Wells Fargo, Bruce held roles in the Business Direct Division and the Wholesale Internet Services Group.



**Ginger Saylor**  
Vice President,  
Product and Business  
Development  
Mobile Commerce  
Solutions

Ginger Saylor is responsible for First Data Mobile Commerce Solutions' product and business development. She has been with the team since its formation in 2006, helping it evolve into a full-fledged commercial enterprise focused on driving mobile engagement with First Data's merchant and financial institution clients. Most immediately, she has been heading GO-Tag™ Solutions, a major initiative driving further adoption of contactless acceptance and technologies.

Since 2003, Ginger has held several positions in the Commercial Services and Financial Institutions Services arenas for First Data. Prior to joining First Data, she held extensive roles in product development, management and business strategy achieved with her career in telecommunications, which spanned more than 15 years.

Ginger holds a Bachelor's of Journalism from the University of Nebraska – Lincoln, and an MBA from the University of Colorado.