

## ADVISORY BOARD



INDER SINGH

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Mr. Inder P. Singh is a visionary leader and a strategic thinker with 30 years of extensive experience and in-depth knowledge of the financial industry, information technology, payments and entrepreneurship. He is the President and CEO of his company, NexTrends Solutions Inc. that provides next level solutions and implementation services for margin improvement, business process design, payments, security, operating platform optimization, business strategy and its execution. He also advises prominent venture capital and private equity firms on investment opportunities, due-diligence efforts and serves as an advisor to their portfolio companies. In addition, Inder invests and sits on the board of other start-up companies engaged in the business of technology, infrastructure, payments and data security.

From June 2009 through August 2009, Inder consulted with the President of British Telecom Wholesale to identify and implement game-changing plays specifically in the payments arena to capture a significant market share.

From October 2009 through June 2010, Inder consulted with the Board of Transaction Network Services (TNS) to identify and execute on game-changing growth opportunities to propel the company from 500MM to 1BB in market value while improving its delivery and customer experience.

From March 2007 through May 2008 Inder served as an interim COO, Advisory Board member and mentor to the CEO of Life Lock (NASDAQ: LOCK). He built its scalable, secure and flexible operating platform, created product roadmap and forged strategic partnerships that supported the company's explosive growth from 30 K to 1.4 MM customers during that time. Life Lock is bought by Symantec for \$2.4BB.

From September 2004 through December 2005 Inder provided consulting to the Chairman and CEO of First Data Corporation. He built their strategic gift card platform streamlined delivery processes and crafted go to market product and service strategies that improved its performance from a negative 3% to positive 17% margin.

Until April 2004, Inder was Executive Vice President and Global CIO of Visa International with responsibilities to create the next generation payments processing platform and to oversee integrity, interoperability and security of Visa's technology and processing infrastructure.

Before joining Visa, Inder was Chairman, President, CEO and co-founder of EXLServices, which offers outsourcing services for customer care and business processes. EXLServices was sold to Consec Insurance. EXLServices is now publicly trading (NASDAQ: EXLS). Inder also co-founded Quintant, a BPO company that was sold to I Gate (NASDAQ: IGTE).

Previously, Inder has served as COO of Card Capture Services, owner of the third largest ATM network that was sold to E-Trade.

Inder served in various senior executive management positions in Business, Payments and Technology at Bank of America and Seafirst Bank. While at Bank of America, he was, at various periods of time, Executive Vice President of Consumer Banking Product and Delivery Support, Executive Vice President of Payments Strategy and Interstate Banking and Executive vice President of Global Wholesale Technology including capital markets.

Inder holds a Masters degree in Industrial Engineering from the University of Washington and a BSEE from Punjab University and is recipient of ABA Presidential citation and many corporate excellence awards in recognition of the creative, innovative solutions implemented in the business of banking.