



# **Vietnam: Banking Information Technology Modernization Reverse Trade Mission**

**New York, NY • Washington, DC •  
San Francisco, CA**

Organized by  
MFM Lamey Group, LLC

June 17-27, 2012

## **Immediate Report**



This report was funded by the U.S. Trade and Development Agency (USTDA), an agency of the U.S. Government. The opinions, findings, conclusions or recommendations expressed in this document or those of the author(s) and do not necessarily represent the official position or policies of the USTDA.

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Modernization  
Reverse Trade Mission**

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**USTDA Project #2012-31018A**

**Prepared August 2012**



## **The U.S. Trade and Development Agency**

The U.S. Trade and Development Agency helps companies create U.S. jobs through the export of U.S. goods and services for priority development projects in emerging economies. USTDA links U.S. businesses to export opportunities by funding project planning activities, pilot projects, and reverse trade missions while creating sustainable infrastructure and economic growth in partner countries.



## **The National Export Initiative**

The USTDA Vietnam: Banking Information Technology Modernization Reverse Trade Mission is part of the National Export Initiative (NEI). The National Export Initiative is an executive order signed into law by President Barack Obama on March 11, 2010 in order to enhance and coordinate Federal efforts to facilitate the creation of jobs in the United States through the promotion of exports. The NEI covers export promotion and financing policy, establishes an Export Promotion Cabinet which includes the Director of the U.S. Trade and Development Agency, and addresses key issues such as Federal Export Assistance, Trade Missions and Export Promotion of Services.

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# **1. Background & Summary**

The U.S Trade and Development Agency (USTDA) funded the Vietnam: Banking Information Technology Modernization Reverse Trade Mission which took place in New York, NY, Washington, DC and San Francisco, CA. The RTM was an eight day program for ten delegates who represented the Asia Commercial Bank (Ho Chi Minh) and the Bank for Investment and Development of Vietnam (BIDV), the Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) and the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), based in Hanoi.. Accompanying the delegation was Ms. Tuyet Trees, Major Project and Finance Coordinator at the U.S. Commercial in Hanoi. A Business Briefing was held during the RTM on June 21 at the USTDA Business Center.

The purpose of the RTM was to introduce the delegation to leading U.S. technology options and best practices for the support and implementation of IT system upgrades and expansion for participating banks, to create linkages for future collaboration with U.S. companies providing equipment and services, and to further highlight best practices and technologies through visits to several data centers housed at companies during the RTM. The RTM also sought to encourage U.S. company participation in the expansion of Vietnam's IT activities within its banking sector, including future procurement and investment opportunities as well as building on established relationships.

To address these objectives, the RTM contractor — MFM Lamey Group, LLC — conducted the following activities:

- Arranged meetings and site visits with relevant U.S. firms and agencies in the banking/IT sector, including Citigroup, Open Solutions, FIS, Fiserv, EMC and IBM.
- Arranged visits to data centers housed by Citigroup and EMC and engaged in a walking tour highlighting banking technologies, sponsored by IBM.

The ten Vietnamese delegates arrived in New York's Kennedy Airport at mid day on June 17 and were met by MFM staff and transported to the hotel. After checking in, the delegates had free time until an afternoon briefing session. On the afternoon of June 17, MFM Lamey Group, along with technical specialist Di Landau of Global Resources, Inc., held a briefing meeting at the hotel to cover the RTM schedule, important logistical matters and to discuss the interests of the delegation with respect to banking/IT technologies and the RTM program.

The delegation's first meeting took place with Bloomberg at their main headquarters on Lexington Avenue in mid-town Manhattan. Mayse Abotrabi and Phuong Le of the Foreign Bank Sales department welcomed the delegation and provided an overview of Bloomberg, highlighting their enterprise products and solutions and data management capabilities. Don Huff, Sales Manager for Enterprise Products and Solutions, then gave an overview of Bloomberg's products, a technical overview, and their managed service for clients. This included a detailed display on the Bloomberg.com website that the delegates were able to view in real time. Mr. Huff also provided the contact information for Bloomberg's Singapore-based sales team which covers Vietnam. Following a brief question and answer session, much of which covered the ability of Bloomberg's enterprise product solutions to support various software programs, the delegates took a tour of the Bloomberg headquarters.

The next meeting was with FIS. Mike Florax, Vice President for Industry Solution Consulting, met with the delegation. Following a hosted lunch at Brasserie 8 ½ on West 57<sup>th</sup> Street, Mr. Florax provided a presentation which included an overview of FIS, its Asia Pacific Payments Customers, enterprise core banking system, solutions offered, and case studies from FIS's client implementation projects. VietinBank was included in FIS's presentation as FIS has provided them TouchPoint Banking solutions. FIS noted that they are opening an office in Hanoi and noted their interest in continuing dialogues with the represented organizations.

Following FIS, the delegation went upstairs within the same building at 9 West 57<sup>th</sup> Street to meet with Open Solutions. Stephen Cameron, Open Solutions President, welcomed the delegates and made brief opening comments. Ted Fajardo, Vice President for Strategic Channels, then provided an introduction to Open Solutions, including in it comments on its DNA technologies. Lizette Nigro, Vice President for Core Business, provided more details on the DNA technologies as an example of a modern, scalable platform that is highly functional to customers. Crhis VanDerStad, Vice President, Architecture, then presented on banks' relational data model, a review of the DNA platform, and information on extending DNA's capabilities. Open Solutions hosted the delegates Monday evening at Aldea Restaurant in New York City. Their Chairman and CEO, Louis Hernandez Jr. attended the dinner as well.

Tuesday, June 19 the delegates' first meeting was a walking tour of banks and retail stores led by IBM's Bart Vos, which highlighted the use of its technologies. The group toured several locations in mid-town Manhattan, including Footlocker and several banks. The next meeting on Tuesday was with Citigroup at their headquarters on Greenwich Street in Lower Manhattan. Jed Fishback, Managing Director of the Office of the CIO Council, gave a presentation which included information on the global reach of Citi's operational and technical capabilities, Citi's client focus and global platforms, competitive capabilities, and the make-up and governance of the CIO council. Michael Azarian, Managing Director and Head of North American Retail Bank Technology, next presented on Citi's goal to achieve a common operating model and the steps Citi has taken to try to be the world's leading digital bank through channels, core processing and decisioning, rainbow architecture and other means. He noted that Citi has been aggressive in Asia in terms of their digital approach, particularly in Singapore and Japan. Dharmesh Sethi, Director and Chief Technology Strategist for Citi Transaction Services then spoke on Citi transaction services technology strategy. In particular he focused on CTS Core Platforms Flexcube and CitiDirect. The last presenter was Jack Glass, Director of Data Center Planning, who discussed Citi's global data center strategy, highlighting its capacity and growth, risk mitigation, cost strategy and energy and technology usage. Following a question and answer session, the delegation took a tour of the Data Center led by Jack Glass, Michael Schouten, Senior Vice President, Data Center Site Operations, Thomas Welsh, Senior Vice President, Facilities Management and My Nguyen, Greenwich Street Electrical Supervisor.



Above: Delegates on the top of Citi's Data Center Roof at 388 Greenwich Street Headquarters

The group's last meeting on Tuesday was with Davidsohn Global Technologies, a leading technology innovation company based on Wall Street. Davidsohn is a financial industry leader in financial data processing systems, providing automation solutions for a wide range of financial institutions. Davidsohn executives discussed their software solutions, particularly Enterprise – a high performance clearance and settlement system; Utopia – a highly optimized margin and risk system; ATTLAS – a cost basis reporting and tax lot accounting system; PowerCage – a cashiers management system; and PowerPledge – a collateral management system that facilitates the pledging of securities.

Following the meeting with Davidsohn the delegation along with MFM Lamey Group staff members, Tuyet Trees from the U.S. Commercial Service in Hanoi and interpreter LanDai Nguyen Rees, drove to Washington, DC. Upon arrival the group checked into the Marriott Metro Center Hotel.

Wednesday, June 20 the first meeting was with Fiserv, held at the Marriott Metro Center Hotel. Matthew Togher, Vice President for Sales and Marketing for the Asia Pacific Region, John Macaluso, Senior Vice President for Technology Strategy and Bank Solutions, and Jed Delker, Senior Vice President and Senior Software Consultant, presented for Fiserv. After a company overview, Mr. Macaluso, Mr. Togher and Mr. Delker concentrated their presentation on the technologies utilized by Fiserv as well as their perspective on the future of the customer – bank relationship.

Following the meeting with Fiserv, the delegation went to Gaithersburg, MD for a meeting with NCR Corporation. Following introductions and a brief lunch, Andrew Aceto of NCR gave a presentation which included a company overview, customer experience innovation which focused on consumer interaction; bank IT spending, a review of a recent bank CEO review and a discussion with delegates of the customer experience.

Thursday, June 21 was the USTDA Business Briefing. The delegation met with USTDA Director Leocadia Zak in her office prior to the briefing for a brief meet and greet. Director Zak then welcomed briefing participants at the USTDA Business Center and Henry Steingass, Regional Director for South and Southeast Asia for USTDA then provided a USTDA overview. Delegate presentations then followed. Pham Viet Tan presented for the Asia Commercial Bank, Dang Manh Pho for BIDV, Ngo Quoc Khue for Vietcombank and Vu Thi Thuy Minh for VietinBank. After a brief luncheon, U.S. companies who had signed up for one-on-one meetings met privately with the participating banks in the USTDA Business Center. Following the meetings the Business Briefing concluded.



Above: Delegates meet with USTDA Director Leocadia Zak prior the Business Briefing

Friday June 22 the first meeting was with HP. Larry Ryan, Chief Technologist for the Financial Services Industry provided an overview of HP's banking infrastructure products and services. Roberto Adelardi, Business Development Strategist for Growth Markets also presented for HP. The meeting took place at their Herndon, VA offices but included several members from their staff in New Jersey.

The next meeting on Friday was with IBM at the IBM Institute for Electronic Government. Cindy Dalton, IBM IEG Briefing Manager, welcomed the delegation and gave a preview of the presentations as well as a briefing on logistics. Delegates expressed interest in IT transformation and business transformation with smart infrastructure solutions for banking. Mark Dupaquier, Vice President for Marketing and Communications for IBM Systems and Technology, gave the first presentation, on IBM smart computing and smart infrastructure. Mr. Dupaquier noted the distinction between enterprise IT, which runs the companies and consumer IT, which is centered on transactions, online activities and technologies such as smart phone and tablets. He highlighted the utilization by law enforcement of IBM technologies to gather real time information in pursuit of criminals, for fraud prevention and in security preparations such as for future Olympic Games. Mr. Dupaquier advised delegates to align their IT strategies with their business strategies and in the process to consider what their "enterprise critical" applications are,

what data can be leveraged as an asset and what IT based project can be an impetus to their efforts. Steven Engle, Client Solutions Executive, next presented on managing IT transformations in the banking industry. Important points he noted were the components of banking transformation – a customer centric model combined with the simplification of the operating model, the modernization of aging technology, workforce transformation and innovation in the cultural DNA. He also highlighted the importance of having a model to facilitate business growth by integrating technology and operations and thereby can reorganize the technology group. Mr. Engle stressed the importance of due diligence to all delegates.

Saturday was left open for sightseeing, shopping and rest. Sunday, June 24, the delegation flew to San Francisco. They were then transported to the Fairmont Hotel in San Jose.

Monday, June 25, the delegation's first meeting was with EMC Corporation. Le Hung, EMC's Enterprise Sales Manager based in Vietnam, Joyce Hopkins, Internet Evangelist and Technical Advisor and Edward Fabiszewski, Technical Architect, welcomed the group to EMC's headquarters in Santa Clara. Joyce Tompkins provided an update on EMC and an overview on their strategic direction, speaking to EMC's initiatives towards becoming a more information focused company with a greater emphasis on managing and using data. Edward Fabiszewski and Le Hung next gave a joint presentation on EMC's VMAX programs and on their NEXTGEN back-up. During the VMAX overview, Mr. Le and Mr. Fabiszewski emphasized EMC and IBM's joint capabilities, especially in EMC's use of the IBM I marketplace for data storage for a number of clients. Delegates and EMC officials had a long discussion regarding the line of service and support for the infrastructure, whether it would come from EMC or IBM. VMAX's performance capabilities, the high availability features of its architecture and its efficiency in handling credit card processing and fraud detection were also extolled by EMC. Following a brief lunch, EMC Senior Network Engineer William Young guided the delegation on a tour of the EMC IT Data Center.

The last meeting on Monday was with MetricStream in Palo Alto. Shellye Archambeau, CEO, Susan Palm, Vice President, Industry Solutions, Amulya Shankar, Manager, GRC Solutions and Amitabh Bhattacharya, Head of Sales Support and Molly Palm, Digital Media met with the delegation. MetricStream provides integrated governance, risk and compliance and quality management for better business performance for clients through solutions such as audit management, risk management, corporate and supplier governance, regulatory and operational compliance and quality management. Shellye Archambeau welcomed the delegates and then Susan Palm and Amitabh Bhattacharya discussed MetricStream's solutions, partners, clients such as the Federal Reserve, Bank of Oman and several mid-sized community banks and risk assessment details. A live demonstration was given on MetricStream's role-based log-in system. The delegates and MetricStream staff had a lively discussion regarding their capabilities and its applicability at the participating banks. Following the MetricStream meeting, the delegation returned to the hotel.

Tuesday, June 26 was the last full day of meetings on the RTM. The first meeting was in San Francisco with Deloitte. Ashish Goel, Partner at Deloitte, provided a future projection of banking, looking 10 to 15 years ahead and considering the characteristics, challenges, new core competencies that will be required and other important topics. Mr. Goel also spoke to core

banking challenges and activities, focusing on ‘big bang replacements’ and ‘front end modernization.’ Many U.S. banks are planning core system replacement and several banks have replacements underway. The delegates were very much interested in the activities involved and experiences drawn from this. Mr. Goel also tried to impart in the delegates the importance of “collaborative competition”, in which in which countries banks will collaborate on back-end systems and compete on the front end systems. Another important point was the fact noted to the delegates that treasury management is the largest component of global commercial transaction services.

The last meeting was with the California-Asia Business Council, a San Francisco-based non-profit business association promoting commercial ties between California and Asia. The meeting was attended by Jeremy Potash, Executive Director of the Business Council, Douglas Wallace, Senior Trade Specialist, U.S. Commercial Service, San Francisco and William Raymer, Project Manager, Access Softek, a Berkeley, CA based mobile banking company. The group engaged in a lunch discussion about outreach and interaction of small and medium sized enterprises in the San Francisco area and Vietnam, resources available to them in pursuing business development opportunities and the delegates interests as far as outcomes for the RTM.

The delegation returned to the hotel following the meeting and had a debrief meeting with Di Landau of Global Resources and MFM Lamey Group Staff Chris Schaffer and Rebeca Gil. MFM Lamey Group Staff thanked the delegation for their efforts in making the RTM an excellent program and requested that all complete evaluation forms prior to their departure. Di Landau, Technical Specialist, gave a short presentation which reviewed key future trends in banking and how increased competition can and will affect the Vietnamese banks, entitled, *Technical Briefing: IT Assets and Customer Marketing in a Competitive Banking Sector*.

#### **Immediate Report Summary:**

Reporting delegates lauded the RTM program on many levels. All participating banking representatives felt that their objectives were met in the program. They noted the value of information gathering in a number of areas as well as the value of contacts made, both from companies with whom they had had previous business relationships, and companies that they were meeting for the first time. Delegates also noted the technologies they were able to observe, especially during data center visits in New York and California. Among the areas of information that the delegates feel will be useful to them in developing their IT infrastructure and modernization programs, they noted IT transformation, IT strategy, data storage and software solutions. Delegates noted intent on follow up with a number of companies in several areas, including Fiserv for software solutions; EMC for data storage and IBM for IT transformation. Delegates were pleased with the RTM program, for the companies that they were able to meet, technologies observed and information gathered.

Companies noted positive assessments in a number of areas. The chance to meet delegates representing leading financial institutions of Vietnam in one setting, either through hosting them or at the USTDA Business Briefing, was an oft noted benefit. Similarly, hosting companies noted the valuable opportunity to showcase their products and services at their U.S. offices. They also felt that they were able to present their companies in a new light, on the U.S. side, and, for those who have worked through third party re-sellers in Vietnam, through a more unfiltered

vantage point. Company representatives were optimistic regarding potential follow-on activities, as they felt in a number of cases that their products and service offerings aligned well with the needs and interests of the delegates in areas such as acquiring market data information, modernization of core banking infrastructure, data warehousing and strategic IT consulting. One responding company noted potential product and IT-related services for Vietnam, estimating a dollar value of up to \$30M USD. Another company noted potential sales in areas ranging from core banking to channels to CRM, with a potential dollar value unknown but likely millions of USD. Another example was of a company that noted a number of opportunities for the 2012 fiscal year, including \$5M USD in core banking, \$1M in Data Warehousing, \$1M in Human Resource Management, and \$1M in Database with several participating banks. Lastly, company representatives felt that they came away with useful information and a better understanding of Vietnam, specifically noting the key risks and issues faced in the banking sector, future planning and procurements, and the delegate interests.

The U.S. Commercial Service reported on updates from the RTM program as well, all in the core banking area. This included one represented bank bidding out their core banking project to a participating U.S. company for about \$20 million USD, with a planned pilot project as a first step. Should the pilot project go well, they will enter into contract negotiations. According to the company and the delegate representing the bank, a vendor has not officially been chosen and the company has not run a demo nor has the project been financially evaluated. Another participating bank noted two participating companies as being on their short list for their core banking project, valued at \$32 million, with a decision on the contractor pending. A third bank is also reported to considering the services of a participating company in their core banking upgrade.

## **2. AGENDA & PROGRAM**

**U.S. Trade and Development Agency**

**Vietnam: Banking Information Technology Modernization Reverse Trade Mission**

**New York, NY • Washington, DC • San Francisco, CA**

**Sunday, June 17, 2012**

**11:35 a.m. Delegates arrive at New York's JFK Airport on flight KE Flight 81**

**Check into Hotel Hampton Inn – Soho – 54 Watts Street New York, NY 10013  
Free time**

**5:30 – 7:00 p.m. Orientation Briefing at the Garden Atrium in the Hampton Inn  
SoHo**

Orientation briefing to review the itinerary, discuss logistics and protocol and answer any questions about the reverse trade mission before the first day.

**Dinner to follow at a nearby restaurant**

**Monday, June 18, 2012**

**9:00 a.m. – 11:30 a.m. Meeting with Bloomberg**  
731 Lexington Avenue, New York, NY 10022

**12:15 p.m. – 2:30 p.m. Meeting and Lunch with FIS**  
8 ½ Brasserie at 9 West 57<sup>th</sup> Street, New York, NY 10019

**3:00 p.m. – 4:30 p.m. Meeting with Open Solutions**  
Providence Equity Building – Boardroom 9 West 57th Street, Suite 4700 New York, NY  
10019

**6:30 p.m. Dinner hosted by Open Solutions**  
Location: Aldea Restaurant at 31 W 17<sup>th</sup>, New York, NY 10011

**Tuesday, June 19, 2012**

**9:00 a.m. – 12:00 p.m. IBM Walking Bank Tour**  
Meet at 590 Madison Avenue, New York, NY 10019

**2:00 p.m. – 4:00 p.m. Meeting with Citibank**  
388 Greenwich Street, New York, NY 10013

**4:30 p.m. – 6:00 p.m. Meeting with Davidsohn Global Technologies, Inc.**  
88 Pine Street, 26<sup>th</sup> Floor, New York, NY 10004

**6:30 p.m. Depart New York for Washington, DC via Bus**

**Arrive Marriott Metro Center Hotel**

775 12<sup>th</sup> Street, NW  
Washington, DC 20005

**Wednesday, June 20, 2012**

**9:00 a.m. – 12:00 p.m. Meeting with Fiserv**  
Marriott Metro Center, Meeting Room London II

**1:30 p.m. – 3:30 p.m. Meeting with NCR**  
20370 Seneca Meadows Parkway, Germantown, MD 20876

**7:00 p.m. Dinner hosted by Oracle**  
Asia Nine Restaurant – 915 E Street, NW, Washington, DC 20004

**Thursday, June 21, 2012**

**9:00 a.m. Delegates Meet with USTDA Leadership**

**9:30 a.m. – 4:00 p.m. Business Briefing at USTDA's Business Center**

**Friday, June 22, 2012**

**9:00 a.m. – 11:30 a.m. Meeting with Hewlett-Packard Company (HP)**  
13600 EDS Drive, Herndon VA, 20171

**12:30 p.m. – 4:00 p.m. Lunch and Meeting at IBM Institute for Electronic  
Government Briefing Center**  
600 14th Street NW, 2<sup>nd</sup> Floor, Washington, DC 20005

**Saturday, June 23, 2012**

Free time/No Programming

**Sunday, June 24, 2012**

**10:25 a.m. Delegates depart Washington Dulles Airport on Virgin America#69**

**1:25 p.m. Delegates arrive in San Francisco International Airport**  
Free time in San Francisco

**Late afternoon/Early evening Transfer by bus to San Jose, CA**

Check into hotel: The Fairmont San Jose: 170 South Market Street, San Jose, California 95113

**Monday, June 25, 2012**

**9:00 a.m. – 1:00 p.m. Meeting and Lunch with EMC**  
2831 Mission College Boulevard, Santa Clara, California 95054

**2:00 p.m. – 3:30 p.m. Meeting with Metric Stream**  
2600 E. Bayshore Road Palo Alto, CA 94303

**7:30 pm Dinner hosted by EMC**  
Grill on the Alley – 172 South Market Street, San Jose, CA 95122

**Wednesday, February 29, 2012**

**9:30 a.m. – 11:30 a.m. Meeting with Deloitte Consulting**  
555 Mission Street, San Francisco, CA 94105

**12:00 p.m. – 2:00 p.m. Meeting and Lunch with Cal-Asia Business Council**  
525 Market Street, San Francisco, CA 94105

**3:30 p.m. – 4:00 p.m. Debrief Meeting at Fairmont Hotel**  
MFM Lamey Group to cover final logistical matters and survey distribution  
Global Resources *Technical Briefing: IT Assets and Customer Marketing in a Competitive Banking Sector*

**Thursday, March 1, 2012**

**9:30 a.m. Check out of hotel and board bus for San Francisco International Airport**

**1:20 p.m. Delegates depart on KE#24, from San Francisco International Airport**

### **3. ROSTER OF DELEGATES**

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Washington, DC & San Francisco, CA

## **4. FINAL PARTICIPANT LIST**

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Site of Participation: San Francisco, CA

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Date of Participation: June 21, 2012  
Site of Participation: Washington, DC

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Professional  
Date of Participation: June 17-27, 2012  
Site of Participation: New York, NY,  
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Professional  
Date of Participation: June 17-27, 2012  
Site of Participation: New York, NY,  
Washington, DC & San Francisco, CA

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Employment Designation: Private Business  
Professional  
Date of Participation: June 17-27, 2012  
Site of Participation: New York, NY,  
Washington, DC & San Francisco, CA

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Professional  
Date of Participation: June 17-27, 2012  
Site of Participation: New York, NY,  
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Professional  
Date of Participation: June 18, 2012  
Site of Participation: New York, NY

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Professional  
Date of Participation: June 18, 2012  
Site of Participation: New York, NY

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Professional  
Date of Participation: June 18, 2012  
Site of Participation: New York, NY

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Employment Designation: Non-  
Governmental Organization Professional  
Date of Participation: June 26, 2012  
Site of Participation: San Francisco, CA

Citigroup, Inc.  
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Managing Director  
Head of North American Retail Bank  
Technology  
388 Greenwich Street  
New York, NY 10013  
Employment Designation: Private Business  
Professional  
Date of Participation: June 19, 2012  
Site of Participation: New York, NY

Citigroup, Inc.  
Mr. Jed Fishback  
Managing Director  
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388 Greenwich Street  
New York, NY 10013  
Employment Designation: Private Business  
Professional  
Date of Participation: June 19, 2012  
Site of Participation: New York, NY

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Employment Designation: Private Business  
Professional  
Date of Participation: June 19, 2012  
Site of Participation: New York, NY

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Professional  
Date of Participation: June 19, 2012  
Site of Participation: New York, NY

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Professional  
Date of Participation: June 19, 2012  
Site of Participation: New York, NY

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Professional  
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Site of Participation: New York, NY &  
Washington, DC

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Professional  
Date of Participation: June 26, 2012  
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EMC Corporation  
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Professional  
Date of Participation: June 25, 2012  
Site of Participation: San Francisco, CA

EMC Corporation  
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Evangelist  
EMC Corporation  
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Santa Clara, CA 95054  
Employment Designation: Private Business  
Professional  
Date of Participation: June 25, 2012  
Site of Participation: San Francisco, CA

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Professional  
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Site of Participation: San Francisco, CA

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Professional  
Date of Participation: June 18, 2012  
Site of Participation: New York, NY

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Professional  
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Site of Participation: Washington, DC

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Professional  
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Site of Participation: Washington, DC

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Professional  
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Site of Participation: Washington, DC

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Date of Participation: June 21, 2012  
Site of Participation: Washington, DC

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Professional  
Date of Participation: June 17-27, 2012  
Site of Participation: New York, NY,  
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Professional  
Date of Participation: June 21 & 22, 2012  
Site of Participation: Washington, DC

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Mr. Larry Ryan  
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Industry  
Employment Designation: Private Business  
Professional  
Date of Participation: June 22, 2012  
Site of Participation: Washington, DC

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Site of Participation: Washington, DC

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Professional  
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Site of Participation: Washington, DC

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Date of Participation: June 22, 2012  
Site of Participation: Washington, DC

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Date of Participation: June 21, 2012  
Site of Participation: Washington, DC

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Site of Participation: San Francisco, CA

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Date of Participation: June 17-27, 2012  
Site of Participation: New York, NY, Washington, DC & San Francisco, CA

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Site of Participation: New York, NY,  
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Professional  
Date of Participation: June 19, 20, 2012  
Site of Participation: Washington, DC

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Professional  
Date of Participation: June 18, 2012  
Site of Participation: New York, NY

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Professional  
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Site of Participation: New York, NY

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Professional  
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Professional  
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Site of Participation: Washington, DC &  
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Site of Participation: Washington, DC

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Representative  
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Representative  
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Site of Participation: San Francisco, CA

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Date of Participation: June 20-21, 2012  
Site of Participation: Washington, DC

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Site of Participation: Washington, DC

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Site of Participation: Washington, DC

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