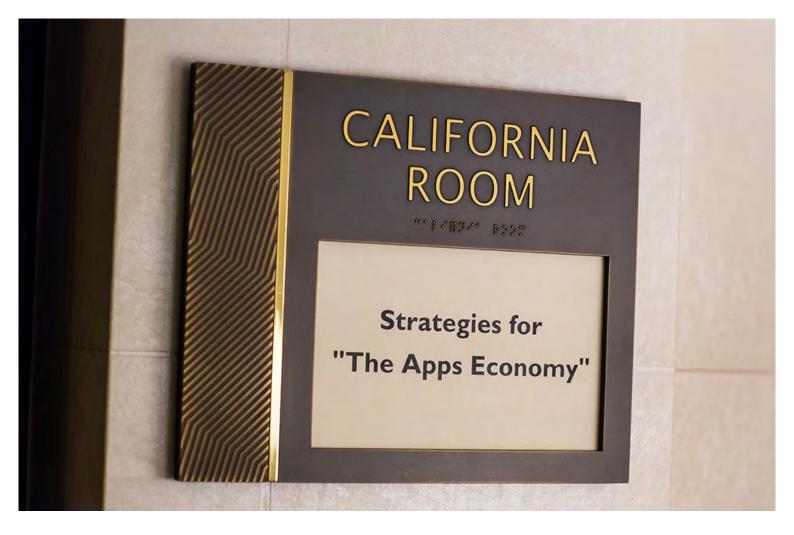






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Wells Fargo Digital Channels Heather McGlinn Senior Vice President and Heat of Strategy Finance, Strategy and Analytics Group



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VISA JT Klepp Head of Payment Partnerships PlaySpan Division



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W Marriott San Francisco Isser Mobarak Irector of Hotel Operations Derations Department



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Wells Fargo Gadi Meir Vice President, Strategic Initiatives Business Real Estate Fina



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New York Life Insurance Kevin Choi Managing Partner of Greater San Francisco General Office



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Strategies for The Apps Economy

Santa Clara Marriott & San Jose Marriott Lisa Benkowitz Market Director of Human Resources Human Resources Department



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Wells Fargo **Kenneth Clews Group Controller, Wealth**



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Farmers Insurance Mariel Devesa Head of Product Innovation



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Grass Valley Stephane Bourles Vice President, Infor Technology



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81%

of bank customers prefer to visit a branch to open an account, apply for a loan, or seek financial advice

69%

of consumers actually buy in-store even after researching online ("webrooming")

50-90%

of the average IT budget is still spent keeping the lights on

Sameron: Gallup, <u>Herr. Centemers Internet: Web Their Bands</u>, May 2013 Gallup, Showronning and Webronning: A Jole of Jono Transk, Dec 2013 Warnen Benaren/Ch Technelgenijen, Jackbeides Benerst: Die Clamping Bales of JT and Mihat To Die About IV, Feb 2014 McKlenny Chebril Institute, <u>IT ander accesses. McKlenny Global Samer reads</u>, March 2014

CONTRACTOR AND THE PERSONNEL



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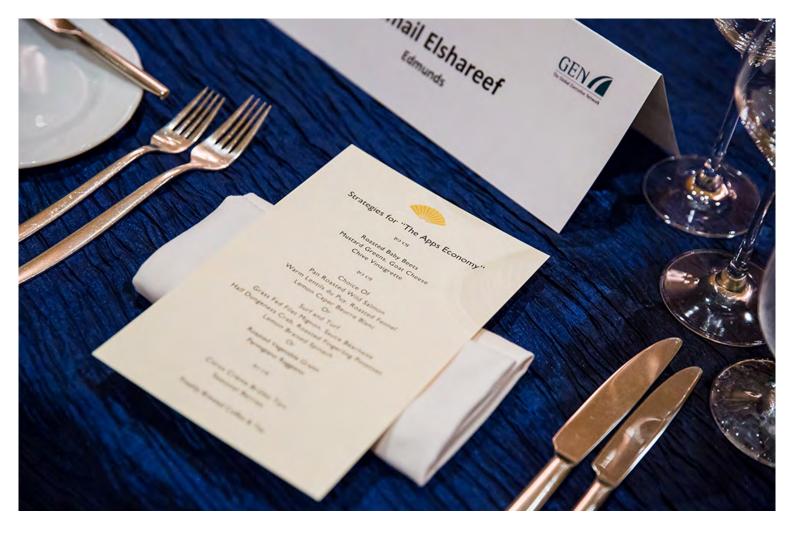








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