

ROSSANA SALARIS

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FINANCIAL SERVICES EXECUTIVE

High-energy, action-oriented executive with over 19 years of marketing, strategy, operations management, product development and executive leadership in financial services with a focus on electronic payments. Combines strong business acumen and P&L experience to drive record levels of effectiveness, revenue and market share. Accomplished in building strong teams by defining mission/vision establishing clear performance goals and motivating teams to peak performance. Possess extensive network of customer, industry and regulatory contacts.

- **Proven Leadership Ability** Optimistic leader with an entrepreneurial can-do attitude, but with firmly planted pragmatism. Well-rounded management style that creates a common vision and forges positive relationships. Proven ability to recruit, motivate and develop a superior staff. Possess a seasoned, mature management style, which provides credibility, stature and confidence to the organization.
- **Change Agent, Crisis Manager and Adept Strategist** Exceptional ability to resolve complex business challenges and attain peak levels of performance. Intellectually aggressive with a track record for identifying and solving core business problems and setting strategic directions based on competencies of an organization and the business opportunities.

PROFESSIONAL EXPERIENCE

Radix Consulting Corporation

Staten Island, NY

Principal

July 2010 - Present

Principal in a boutique consulting firm that provides specialized advice in the payments arena. Focus is on helping companies and financial institutions in the transition from paper checks to electronic payments. The firm has extensive experience and implementation skills in technology, electronic payments and marketing. The firm assists organizations with programs for risk management, product development, research and strategic planning.

Current projects include:

- Working with FTI Consulting as subject matter expert on payments processing
- Bank Training on EFT and Check Processing with the Central Bank of Bangladesh
- Working with eGistics and Dovetail on product strategy
- Speaking engagements on Risk Management for Corporate Account Takeover, Future of Paper Payments in the US, and International ACH Transactions (IAT)
- Working with JHS 13 to develop a three-year strategic plan and provide implementation support

The Clearing House Payments Company

New York, NY

Senior Vice President – Payments Products

July 2009-June 2010

Responsible for development and management of The Clearing House's payments products – EPN a private-sector ACH Network, CHIPS a global US dollar clearing and settlement system and SVPCO a check image clearing and settlement system. Managing a team of seven to ensure a cohesive payments

strategy across payments products at TCH, facilitate product ideation and source new business opportunities and alliances.

- Implemented new organizational structure and processes for Product Development and Management
- Designed and implemented new product ideation process
- Analyzed potential acquisitions
- Developed and launched new products and services – Electronic Payment Network Access (EPNAccess), Wire Remittance Delivery

Senior Vice President – Electronic Payments Network

August 2004-July 2009

Responsible for operating a safe, secure and resilient ACH network and managing one of the largest regional ACH associations. Managing a team of 26 to ensure a cohesive payments strategy within EPN, safe and efficient day-to-day operation and customer service, source new business through product development and alliances, and provide advocacy and educational support. Reported directly to CEO, serving on Leadership Team, Philanthropic Committee

- Increased revenue of the Electronic Payments Network from \$23 million to \$35 million in 5 years.
- Grew market share from 25% to 46% over the same time period
- Introduced three new products centralized OFAC screening service, risk reporting services, and third-party credit/debit controls
- Participated on the management committee that oversaw the relocation of primary datacenter and cross functional team to North Carolina
- Participated on Transformation Team comprised of senior management that developed and oversaw the reorganization strategy for The Clearing House – responsible for capability design of client servicing and operations area
- Expert witness for the Federal Trade Commission and Office of the Illinois and New York Attorney General on telemarketing fraud cases
- Worked with the FBI and US Attorney combating Internet gambling
- Represented the NACHA National Marketing Management Group as the spokesperson for Direct Deposit and Direct Payment Campaigns in 2005, 2006 and 2007 including TV, radio and printed press.
- PayItGreen spokesperson on its campaign to move consumers from paper bills and statements to electronic presentment including TV, radio and print in 2008 - 2009
- Recognized in 2007 at the NACHA Annual Conference for Leadership with the National Marketing Management Group
- Industry expert quoted in the American Banker, Bank Technology News and Digital Transaction on ACH issues including risk mitigation, IAT, business-to-business initiatives

Vice President – Marketing & Communications

March 2000-July 2004

Responsible for developing and executing marketing strategies to support the objectives of the payments systems of The Clearing House – CHIPS – wire transfer system, SVPCO – check and image exchange, and EPN – ACH network. Understand the business objectives, strategies, target audiences (internal/external), distribution channels and dynamics of TCH businesses. Analyze the marketplace environment (SPOT Analysis) and develop/recommend marketing/PR strategies and tactical programs to achieve business objectives.

- Developed the strategic plans for the Clearing House payments businesses – CHIPS, EPN and SVPCO-Check Service
- Launched corporate products – Universal Payment Identification Code (UPIC and EPN Straight-Through Processing (STP) 820
- Coordinated consumer and corporate market research
- Formed industry alliances that resulted in the formation of NACHA's National Marketing Management Group
- Drafted all strategic communications including talking points, Q & A, press releases, web content and customer/employee newsletters
- Conducted media training for senior level executives

Product Planning Specialist

June 1995-March 2000

Responsible for education campaigns on Direct Deposit, Direct Payment and Y2K

- Implemented a consumer advertising/education campaign in the tri-state area and drafted copy points for ads and brochures, coordinated development and placement of print and radio advertisements
- Implemented media relations strategy and drafted high-level communications including talking points, marketing brochures and crisis management plan and materials

Trainer

June 1991-June 1995

Developed and delivered training on payments systems to banks and credit unions.

EDUCATION

UNIVERSITY OF CONNECTICUT, Storrs, CT

Bachelor of Arts in Psychology, 1991

ACCREDITATIONS/SKILLS

- Accredited ACH Professional since 1996
- Fluent in Italian

PERSONAL AFFILIATIONS

- Principal – PENCIL's Principal for a Day working with JHS 13 in East Harlem, NY for last 10 years
- Executive Board – St. Rita Elementary School (2008 – 2009)

BUSINESS AFFILIATIONS

- Director – International Payments Framework Association (IPFA) 2010
- Advisor – Atlanta Federal Reserve Bank Retail Payments Risk Forum 2009 – 2010