

ATHER WILLIAMS III

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CAREER SUMMARY

VISIONARY CEO & STRATEGIC FINANCIAL SERVICES EXECUTIVE | GLOBAL PAYMENTS AND DIGITAL

Visionary and results-driven financial services and digital technology executive with 25+ years of progressive leadership managing multi-billion-dollar global businesses across banking, payments, and treasury services. Demonstrated expertise in end-to-end P&L management, enterprise-wide digital transformation, and the development of innovative payment platforms, API ecosystems, and AI-powered solutions that drive operational efficiency and client satisfaction. Proven track record in scaling businesses internationally, capturing market share, and generating consistent revenue growth while navigating complex regulatory and risk environments. Skilled in strategic planning, mergers & acquisitions, and global partnership development, leveraging relationships with top-tier technology firms and financial institutions to create competitive advantage. Accomplished in leading high-performing, diverse teams, fostering a culture of innovation, and driving organizational change that delivers measurable impact, including billions in revenue growth, record PTP, and industry recognition for excellence in payments, liquidity, and SME banking. Adept at aligning strategy, technology, and operational execution to maximize shareholder value and market leadership in dynamic, competitive environments.

CORE COMPETENCIES

- | | | |
|---------------------------------|------------------------------------|------------------------------|
| ✓ Risk Management | ✓ Decision-Making | ✓ Problem-Solving |
| ✓ Strategic Planning | ✓ Financial Modeling | ✓ Global Payments |
| ✓ Acquisitions Strategy | ✓ Change Management | ✓ Client Relationship |
| ✓ Liquidity Management | ✓ Regulatory Compliance | ✓ Executive Leadership |
| ✓ Platform Development | ✓ Market Share Expansion | ✓ Digital Transformation |
| ✓ Generative AI Implementation | ✓ Stakeholder Engagement | ✓ Communication & Influence |
| ✓ Distributed Ledger Technology | ✓ Cross-Functional Team Management | ✓ Treasury & Cash Management |

PROFESSIONAL WORK EXPERIENCE

CEO, GLOBAL PAYMENTS AND LIQUIDITY AND WHOLESALE DIGITAL SOLUTIONS

01/2025 TO CURRENT

WELLS FARGO & COMPANY

NEW YORK, UNITED STATE

- ✓ Spearheaded end-to-end P&L ownership across sales, product, operations, and risk for global payment and liquidity portfolios, driving \$9B+ in annual revenue and expanding business reach across 14 international markets.
- ✓ Orchestrated strategic initiatives that boosted gross fee income by 7% and grew deposit balances by 12% (FY'23-'24), solidifying position as the 2nd-largest Payments Bank in the U.S. with a 14% market share.
- ✓ Championed the digital transformation of wholesale banking by launching *Vantage*, a unified client-facing digital portal, and a robust API gateway enabling seamless access to integrated working capital and embedded finance solutions.
- ✓ Directed innovation in global liquidity management and digital payments ecosystems, optimizing transaction processes that handle \$1 trillion+ in daily payments volume, enhancing client satisfaction and operational efficiency.

SENIOR EXECUTIVE VICE PRESIDENT, HEAD OF STRATEGY, DIGITAL PLATFORMS, AND INNOVATION

01/2025 TO CURRENT

WELLS FARGO & COMPANY

NEW YORK, NY, UNITED STATE

- ✓ Directed enterprise-wide digital strategy, platform transformation, and innovation functions, steering \$10B+ in technology investments to align with corporate priorities, enhance governance, and deliver measurable ROI across all business segments.
- ✓ Spearheaded the launch of a next-generation mobile banking app in just 10 months, adding 2M new active users, boosting mobile satisfaction (NPS) from 66 to 83.9, and achieving a 4.9-star app rating across 9.8M+ reviews through data-driven UX enhancements.
- ✓ Orchestrated the rollout of Vantage, a digital platform serving 93K+ commercial clients and 1.9M+ users, processing \$18T in payments volume and supporting 1.7B monthly API calls, positioning the firm as a leader in corporate digital banking innovation.
- ✓ Championed AI, blockchain, and emerging tech adoption, co-leading 500+ AI/ML initiatives and launching *FX Harmony*, a blockchain-based FX platform processing \$500B annually, while driving enterprise-wide agile transformation and strategic tech partnerships with Microsoft, Google, and Stripe.

MANAGING DIRECTOR, PRESIDENT OF BUSINESS BANKING

01/2017 TO 01/2020

BANK OF AMERICA

NEW YORK, NY, UNITED STATE

- ✓ Directed strategic growth for 30,000+ small and mid-sized business clients, managing \$23B in credit exposure and \$18B in deposits, while delivering sustained profitability and operational excellence across the Business Banking division.
- ✓ Consistently produced 300bps in positive operating leverage and achieved 6% CAGR in net income, 4% CAGR in loans, and 5% CAGR in deposits, enhancing ROAC by 565bps through innovative cross-sell strategies and liquidity optimization.
- ✓ Drove market leadership by capturing the #1 U.S. market share (15%) in the SME segment, increasing client acquisition 11% CAGR, and boosting solutions-per-relationship 2.7% CAGR through data-driven sales enablement and client engagement models.

MANAGING DIRECTOR, HEAD OF GLOBAL TRANSACTION SERVICES

01/2015 TO 01/2017

BANK OF AMERICA

NEW YORK, NY, UNITED STATE

- ✓ Directed a \$9B+ global transaction banking portfolio across 68 countries, overseeing traditional and digital working capital solutions that drove sustainable growth and operational excellence in four global regions.
- ✓ Achieved 25%+ annual revenue growth and record pretax income of \$4.6B in 2017, transforming the business through a global product-local delivery model that strengthened client engagement and market share.
- ✓ Delivered \$100M in cost savings by accelerating client migration from paper-based to digital transaction platforms, enhancing process efficiency, scalability, and client experience.

MANAGING DIRECTOR, HEAD OF GLOBAL PAYMENTS, GLOBAL STRATEGY

01/2011 TO 01/2015

BANK OF AMERICA

NEW YORK, NY, UNITED STATE

- ✓ Directed global payments strategy and product management teams across six financial hubs (New York, London, Hong Kong, Singapore, Toronto, and Miami), overseeing \$1.4T+ in daily payment flows spanning 68 countries and 140+ currencies.
- ✓ Drove double-digit revenue growth by optimizing payment architectures and expanding digital channels, enhancing real-time cross-border transaction capabilities for global corporate and institutional clients.
- ✓ Executed enterprise-wide global payments modernization strategy, integrating data analytics, risk management, and automation to improve operational resilience and reduce transaction costs by \$75M+ annually.

MANAGING DIRECTOR, AMERICAS LIQUIDITY EXECUTIVE, TREASURY & SECURITIES SERVICES		01/2009 TO 01/2011
JPMORGAN CHASE		NEW YORK, NY, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed \$3.6B revenue portfolio and \$350B in average deposits across the Americas, driving liquidity growth and profitability through advanced treasury management and optimized balance sheet strategies. ✓ Delivered 8% year-over-year revenue growth by enhancing liquidity products, expanding institutional relationships, and introducing tailored solutions that strengthened client retention and cash utilization efficiency. ✓ Championed digital treasury modernization initiatives, streamlining liquidity management operations and improving real-time cash visibility for corporate and financial institution clients across multiple markets. 		
MANAGING DIRECTOR, GLOBAL LARGE CORPORATE SEGMENT EXECUTIVE, TREASURY & S S		01/2008 TO 01/2009
JPMORGAN CHASE		NEW YORK, NY, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed global segment strategy and go-to-market execution for the large corporate client portfolio, driving revenue growth and expanding market penetration across North America, EMEA, and APAC. ✓ Developed and implemented targeted sales strategies that increased client wallet share by 14% year-over-year, while deepening strategic partnerships through data-driven relationship management. ✓ Led cross-functional teams in new product development and commercialization, launching innovative cash and liquidity management solutions that enhanced client efficiency and profitability. 		
MANAGING DIRECTOR, GLOBAL STRATEGY & CORPORATE DEVELOPMENT EXECUTIVE, TREASURY & S S		01/2006 TO 01/2008
JPMORGAN CHASE		NEW YORK, NY, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed global growth strategy for cash management and securities services across New York, London, Mumbai, and Hong Kong, driving international expansion and cross-border revenue acceleration. ✓ Spearheaded strategic market entry and partnership initiatives that increased global transaction volumes by 18% and enhanced client coverage across top-tier multinational corporates. ✓ Led business development and M&A evaluations, identifying high-value acquisition targets and joint ventures that strengthened the firm's competitive positioning in the global treasury ecosystem. 		
MANAGING DIRECTOR, STRATEGY EXECUTIVE – WORLDWIDE SECURITIES SERVICES		01/2005 TO 01/2006
JPMORGAN CHASE		NEW YORK, NY, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed global strategy and business transformation for a \$3.5B securities processing portfolio, driving operational efficiency, revenue growth, and cross-border scalability across institutional markets. ✓ Designed and executed a three-year strategic roadmap that streamlined product offerings, reduced cost-to-serve by 15%, and enhanced profitability across custody, clearing, and collateral management services. ✓ Partnered with technology and operations leadership to digitize securities workflows, improving settlement speed and risk transparency, while strengthening compliance and client reporting standards. 		
VICE PRESIDENT, STRATEGY – INSTITUTIONAL TRUST SERVICES		01/2003 TO 01/2005
JPMORGAN CHASE		NEW YORK, NY, UNITED STATE
<ul style="list-style-type: none"> ✓ Designed and executed an enterprise-wide strategic planning framework that identified key business drivers, optimized capital deployment, and prioritized investments aligned with long-term growth objectives. ✓ Delivered a 12% improvement in operating efficiency by implementing performance analytics and KPIs that enhanced decision-making across trust administration, custody, and fiduciary operations. ✓ Partnered with senior leadership to modernize the Institutional Trust Services business model, enabling scalable growth and improved profitability across core product lines. 		
DIRECTOR, STRATEGIC CONSULTING SERVICES AND GLOBAL ALLIANCES		01/2001 TO 01/2005
MANUGISTICS, INC		MOUNTAIN VIEW, CA, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed strategic consulting and global alliance initiatives that expanded Manugistics' market presence across financial services, CPG, retail, and high-tech sectors, driving double-digit revenue growth. ✓ Forged and managed strategic partnerships with Fortune 500 firms, accelerating solution adoption and contributing to a 22% increase in annual recurring revenue through co-developed digital supply chain offerings. ✓ Led cross-functional teams in business development and solution integration, delivering client value through advanced analytics, forecasting, and optimization technologies that improved ROI and scalability. 		
VICE PRESIDENT, FINANCE AND ADMINISTRATION		01/2000 TO 01/2001
OPI SOFTWARE, INC		MOUNTAIN VIEW, CA, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed strategic planning, budgeting, and financial operations for a turnaround e-commerce software start-up, achieving profitability within 18 months through disciplined cost control and growth-focused capital allocation. ✓ Strengthened financial governance and performance visibility by implementing data-driven forecasting models and KPIs that improved decision-making accuracy and reduced operating expenses by 20%. ✓ Secured multi-million-dollar equity financing and strategic partnerships, enabling product innovation and revenue expansion in emerging digital commerce markets. 		
SENIOR FINANCIAL ANALYST – FINANCE: BUSINESS PLANNING AND DEVELOPMENT		01/1999 TO 01/2000
WALT DISNEY COMPANY		LAKE BUENA VISTA, FL, UNITED STATE
<ul style="list-style-type: none"> ✓ Led cross-functional teams in strategic financial planning and business development initiatives for lodging and vacation ownership units, driving revenue growth and operational efficiency across multiple markets. ✓ Developed comprehensive financial models and profitability analyses that guided capital allocation and portfolio optimization, resulting in a 10% improvement in EBITDA margins. ✓ Partnered with executive leadership to evaluate new business opportunities, mergers, and expansion strategies, contributing to a \$150M increase in revenue pipeline through data-backed investment recommendations. 		
CONSULTANT / ENGAGEMENT MANAGER		01/1995 TO 01/1997
FIRST MANHATTAN CONSULTING GROUP		NEW YORK, NY, UNITED STATE
<ul style="list-style-type: none"> ✓ Directed end-to-end client engagements across retail banking, insurance, and credit card sectors, delivering customized strategies that enhanced profitability and operational efficiency. ✓ Led multifunctional consulting teams in developing business transformation roadmaps, leveraging data analytics and process redesign to drive cost reductions exceeding \$5M annually. ✓ Partnered with executive stakeholders to implement digital and financial solutions that streamlined customer onboarding, increased cross-sell ratios, and improved client retention across target markets. 		

ASSOCIATE

FIRST MANHATTAN CONSULTING GROUP

01/1995 TO 01/1996

NEW YORK, NY, UNITED STATE

- ✓ Conducted comprehensive financial and operational analyses that identified revenue growth opportunities and led to a 15% increase in client portfolio performance.
- ✓ Supported senior consultants in modeling financial forecasts and risk assessments, driving data-informed decisions for new product launches and customer acquisition strategies.
- ✓ Streamlined client engagement processes through workflow optimization and cost analysis, achieving operational savings exceeding \$2M annually while maintaining service excellence.

SENIOR ANALYST

FIRST MANHATTAN CONSULTING GROUP

01/1994 TO 01/1995

NEW YORK, NY, UNITED STATE

- ✓ Conducted in-depth financial and market analysis across retail banking and insurance portfolios, uncovering key profitability drivers that boosted client ROI by over 18%.
- ✓ Designed and implemented data-driven business strategies for credit card divisions, enhancing customer acquisition and retention rates through targeted segmentation and pricing models.
- ✓ Partnered with senior consultants to evaluate operational performance and streamline workflows, reducing process inefficiencies and achieving cost savings of \$1.5M annually.

BUSINESS ANALYST, FINANCIAL INSTITUTIONS GROUP

A.T. KEARNEY, INC

01/1992 TO 01/1994

NEW YORK, NY, UNITED STATE

- ✓ Performed comprehensive financial and operational analyses for global banks, identifying key profitability levers that improved cost efficiency and market positioning.
- ✓ Developed and executed market entry and payment systems strategies, enabling clients to penetrate new markets and expand digital transaction capabilities across multiple regions.
- ✓ Supported strategic sourcing initiatives that streamlined vendor management and reduced procurement costs by \$2.3M annually through data-driven contract optimization.

EDUCATION

Bachelor Of Arts (BA): Master of Business Administration

HARVARD UNIVERSITY

CAMBRIDGE, MA

PROFESSIONAL AFFILIATIONS AND AWARDS

- ✓ Member, Executive Leadership Council (ELC)
- ✓ Crain's New York Business: 2024 Notable Black Leaders; 2022 Diverse Leaders in Banking and Finance
- ✓ Forbes: CEO Next List: 2022; CIO Next List 2023
- ✓ Recognized in the Financial Times 2021 Agenda Diversity 100 list
- ✓ Empowers Global List of Top Ethnic Minority Executive Role Models, 2019
- ✓ Global Finance Magazine, 2014, 2015 & 2016 Who's Who in Treasury & Cash Management

BOARD SERVICE

- ✓ Member of the Board of Directors, BlueShield of California (2021-Present) o Chair, Finance and Investment Committee o Member, Audit Committee
- ✓ Board Member, Wells Fargo Foundation (2020-Present)
- ✓ Board Member, National Automated Clearing House (NACHA) (2015-2017)