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LETTER OF RECOMMENDATION – FROM BRUCE PARKER, FOUNDER & CHIEF EXECUTIVE OFFICER, MODOPAYMENTS

To Whom It May Concern,

It is my distinct pleasure to write this recommendation for **Ather Williams III**, a leader I have known and worked closely with for more than 15 years. During this time, I have had the privilege of partnering with Ather through both my roles at **FIS Global** and as **Founder and CEO of Mod Payments**, where our organizations collaborated on several strategic initiatives that reshaped the financial technology and payments landscape.

From my vantage point as an external strategic partner, I've had the rare opportunity to observe Ather's leadership across multiple dimensions, vision, execution, and influence. He has consistently demonstrated world-class acumen in navigating complex ecosystems, driving digital transformation, and positioning major institutions like **Wells Fargo** and **Bank of America** for long-term success in an increasingly competitive and fast-evolving global payments environment. His leadership was central in expanding both firms' footprints in card issuing and acquiring, domestic and cross-border payments, and embedded financial services.

What makes Ather stand out is his ability to combine strategic insight with operational excellence. He doesn't just envision the future, he builds it. Whether orchestrating transformational partnerships like the **Earth port acquisition**, leading enterprise-scale innovation programs, or pioneering new digital banking capabilities, Ather leads with a rare mix of intellectual rigor, creativity, and humility. He is respected across the industry not only for his results but also for his character.

Beyond his professional accomplishments, Ather is someone people want to work with, and work for. His steady leadership, ability to connect across diverse stakeholders, and genuine respect for his colleagues make him a magnetic force in any organization. In an industry often driven by speed and scale, Ather brings something even more valuable: wisdom, balance, and vision.

I have no doubt that Ather will continue to shape the future of banking and payments for years to come. It has been a privilege to work with him, learn from him, and witness his leadership in action. I give my highest and most enthusiastic recommendation for **Ather Williams III** for any executive or strategic leadership opportunity.

Sincerely,

Bruce Parker

Founder & Chief Executive Officer

Mod Payments

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