



### Strategic Business Approach, Superior Systems Results

In successful business initiatives, financial and market goals drive systems choices and approach. Rafael Pabón brings 25 years of business technology expertise to evaluating and implementing web, legacy, networking, communications, software and hardware solutions.

We coordinate with your internal teams and vendors to lead strategic systems projects and derive the greatest bottom-line impact of technology improvements:

- Increase profits and productivity through optimal revenue models.
- Negotiate and manage vendor contracts, outsourcing programs and service level agreements.
- Design and select software and hardware systems.
- Improve sales processes and client service via customer relationship management systems.
- Lead new product definition, design and launch.
- Ensure SEC, OCC, FFIEC and other regulatory agency compliance.
- Perform technical due diligence for corporate or equity investors.



*Our mutual goal is to maximize your operational performance and ROI.*

Your needs, preferences, and timeframe drive how we structure project teams and action plans. You may require active project management or a strategic advisor. In all cases, we document progress to provide a concrete record of our key insights and results.

### Professional Background

Rafael Pabón combines expertise in technology, program management, financial models, sales and vendor relations to enable companies to reach higher levels of scale and profitability. Mr. Pabón's clients include Morgan Stanley, Thomson Financial, Advanta Growth Capital LP and Dover Corporation. For Morgan Stanley, he recently led a four-year technology and operational outsourcing project to increase margins and enable higher-end client services for a high net worth business unit.

As CIO of LoanQuorum he oversaw development of an international trading system for syndicated loans. At Barra International, he opened the New York office and sold fixed income and derivative products. At JPMorgan he led a team to evaluate and select new systems, set global policies, and educate senior executives on business benefits of leading edge communications technologies.

At IBM, he marketed communications solutions to global financial services firms and represented IBM at industry events. Previously, he was responsible for requirements analysis, product development, and manufacturing processes. He worked with vendors to adapt sophisticated military designs to enhance product features and reduce costs for private industry.

Mr. Pabón holds an MBA from Stanford Graduate School of Business, with concentrations in investment analysis and business strategy, and a BSE from Princeton University in Electrical Engineering and Computer Science.