

*Gerhard W. Romen  
Director, Mobile Financial Services  
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*Gerhard Romen contributes more than 25 years of experience in the solutions and services within the mobile and IT industry. Since joining Nokia in 1999 he has focused on new business solutions. He has been involved in incubating and launching new solutions, such as Nokia's early stage mobile banking platform in 1999, its email offering in 2001, NFC-based offerings from 2005 onwards and most recently Nokia Money, Nokia's mobile financial services. He also serves for Nokia as the Vice-Chairman on the NFC Forum's Board of Directors.*

*Before joining Nokia, Gerhard worked as a Vice-President with Borland International, a manufacturer of software development tools, responsible for their EMEA region. Prior to that, he held various senior management positions with client/server and database specialist Sybase, with Soft Switch Inc., a software vendor for Email and EDI switching and with DOS Software, an application service provider.*