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Mr. Manfred is a partner at First Annapolis, where he manages the Electronic Banking practice and leads the Payments Strategy offerings. He advises clients on both strategic and tactical issues and brings a wealth of experience across all deposit access and electronic banking products. He has played an integral advisory role on many of the transactions that have reshaped the electronic funds transfer network industry, including serving as lead adviser to First Data Corporation on the disposition of its stake in NYCE. He has more than 20 years of consulting and retail financial services experience.