



July 29, 2014



Misha Ghosh BIG DATA is BIG BUSINESS

Rotarian Mike Hawley was pleased to introduce Mr. Misha Ghosh who is a Global Solutions Leader and Mastercard Advisor. He is known as an experienced senior business leader in big data and analytics focused on delivering data driven insights and strategy. He has a proven track record of breakthrough thinking, innovation and successful execution. To date, he has thirty five issued patents and over one-hundred U.S and international patent filings pending. A former Bank of America Inventor of the Year was the recent winner of MasterCard's largest innovation program ever. Misha was born in Moscow, Russia. For the first 21 years of his life, he travelled all around the world with his (Indian) Diplomat parents. Besides Russia, he lived in Bangkok, Thailand; Accra, Ghana; New Delhi, India; Port of Spain, Trinidad & Tobago; Jakarta, Indonesia and the San Francisco Bay Area.

Misha graduated from San Francisco State University, CA with a B.S in Applied Mathematics and Statistics. He subsequently completed an M.S in Statistics from University of California, Davis.

Misha has lived in Charlotte for ten years and currently lives in beautiful Ballantyne with his wife, Deepa and four kids. With all of his travels and engagement, he has chosen Charlotte as his home and is quite happy here.

To open his presentation, he presented a video about Mastercard. Did you know that?

- There are more than 1,900,000,000 cards in circulation...that's more than the populations of Russia, India, Japan, France and Mexico combined.
- That Mastercard does not actually issue the cards...they are really a technology company.
- They enable SECURE transactions between banks, merchants and cardholders.
- Their cards are used in more than 210 countries and territories...handling more than 150 currencies.
- Mastercard can be used in more than 35.9 locations worldwide.
- Over \$3.6 trillion was spent on their cards last year...that are enough to buy all the Tea in China until the year 3576!
- On average, they process 65,068 transactions per minute.
- The average time to complete each transaction is 130 milliseconds...about 2X faster than the blink of an eye.
- They have an awesome network with multiple layers of security and protection.
- Even their backups are backed up.
- They store tons of data...enough to fill 54,470 miles of bookshelves.
- Their data center can generate enough power to light Vatican City and has enough fiber optic cable to link London and Paris.
- Their network is fast...fast enough to handle 24.5 billion instructions every second.
- Walmart uses their cards to pay their employees...eliminating 300,000 lbs. of

- paper checks every year.
- The US Treasury distributes Social Security payments on prepaid cards...saving taxpayers over \$1 billion.
- They produce their ads in 53 different languages.
- They are known as the world's most advanced payment technology.

Misha also presented many other facts and insights about the BIG DATA arena and what they can learn and how they can help merchants learn about their consumers. He said that their progress is significant, but is still only scratching the surface of what can be learned from all this information. He thanked Rotarians for the opportunity to speak to them at this meeting. Following a Q & A period, the meeting was adjourned.

Written by: John Galles

MEETING PARTICIPANTS

Head Table: Wes Clark, Fae Shaffer, Tony Zeiss, Mike Hawley, Ravi Thakkar, Bill Allen;
 Invocation: Floyd Davis; Visitors & Guests: Colleen Brannan; Health, Happiness & History: Natalie English; AV: Jessica Dupree; Photos: Bert Voswinkel

Other Club News and By The Numbers

John Lassiter introduced this year's recipients of the Rotary 9/11 Public Safety Scholarship; **David Head** is serving as board president for Community In Schools; **Lynn Johnson** invites everyone to Gimme Shelter, a rock & roll benefit for The Safe Alliance Domestic Violence Shelter, August 10th, 3-7PM, 10 Park Lanes on Montford Drive, \$20 minimum donation; Contact **Chase Saunders**, **Chris Connelly** or **Thomas Mussoni** if you can help with the initiative to make Charlotte the Southeast destination for soccer; prayers for **Marie Jaffe**, who delivered twins too early and they were unable to survive.

Posted for Membership (comments to the Rotary Office by 8/5/14)

Ellen McIntyre

UNC Charlotte (Education, Public University)

Sponsor: Ed Kizer

Endorsed: Elly Clary, Jerry Coughter

Brent Cagle

City of Charlotte Aviation Department (Airport Administration)

Sponsor: Ron Kimble

Endorsed: Natalie English, Daryl Larner

UPCOMING BIRTHDAYS (8/6/14 – 8/11/14)

08 Ronnie Bryant

09 Marilyn Bowler

UPCOMING ANNIVERSARIES (8/6/14 – 8/11/14)

07 Shannon and Scott Mickle

09 JoAnne and Bill Allen

10 Faye and Ron Campbell

11 Samantha and Heath Morrison

ATTENDANCE

Visitors & Guests	35
Club Members	152
Total Attendance	187
Percentage	54.6%

MEMBERSHIP

07/28/2014 317

07/01/2014 317

Net Increase:

New Members: Melissa Wesley, Mary Vickers-Koch, David Head

Resignations: Joe Gass, Troy Rice, Laura Thomas



Classroom Central

Jill Dineen and **Bill Allen** are thrilled to report \$990 was donated for the School Tools Drive in just this first week! Keep the supplies and checks coming.

Photos from the Luncheon





Photos from our luncheons and other events can be found on **Flickr** [Click here](#)



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