

## Something Extra EP 108 - Aarti Sharma

**Lisa:** Chromosomes. Little strands of nucleic acids and proteins are the fundamental genetic instructions that tell us who we are at birth. Most people are born with 46 chromosomes but each year in the United States, about 6,000 people are born with an extra chromosome making them a person with down syndrome.

If you've ever encountered someone with down syndrome, you know that they are some of the kindest most joyful people you will ever meet. They truly have something extra. My name is Lisa Nichols, and I have spent the last 24 years as both the CEO of Technology Partners and as the mother to Ally. Ally has something extra in every sense of the word.

I have been blessed to be by her side as she impacts everyone she meets. Through these two important roles as CEO and mother to Ally, I have witnessed countless life lessons that have fundamentally changed the way I look at the world. While you may not have an extra chromosome, every leader has something extra that defines who you are. Join me as I explore the something extra in leaders from all walks of life and discover how that difference in each of them has made a difference in their companies, their families, their communities and in themselves.

I'm excited to have Aarti Sharma on the show today. Aarti is the vice president of Tech Ops service delivery for MasterCard. Aarti, I am just absolutely thrilled that we could make this happen today. I know how busy you are but you are a relatively new friend. I'm so grateful because we met through Most Influential Business Women in the class of 2020. I'm glad that I've met you and I can't wait for our listeners to hear your story.

**Aarti:** Yes, same here. Thank you for having me over and congratulations to you as well.

**Lisa:** I told you before we started. I said Aarti, with all the things you're doing, I'm reading, I'm tired. It makes me really tired. We're going to talk about that but before we do, talk to us a little bit about your story and how you grew up. I don't know that I know that story.

**Aarti:** I have grown up in India. I did my undergrad in India and then also did-- My undergrad is in business and accounting and then I did a dual major with computer technology with it. Worked in India for two to two and a half years and then pretty much moved to St. Louis for MasterCard. St. Louis was not heard of on the map. Everybody in India for them, America was New York.

When I told my parents, "Hey, I have this offer and I'm going to go there." They were a little skeptical because they had not heard where St. Louis was but then my parents have been very very encouraging throughout my school journey, throughout my high school and undergrad. They said, "Go take a chance."

It was a six months contract. My father said, "You have nothing to lose. Six months. Go give it a try. If it doesn't work, we're there for you." That helps you take that leap forward because you know you have a strong foundation back home. That six months never ended, I guess. I'm here since 2000 and now this is home. I have two boys here. I'm married and I have been at MasterCard since then.

**Lisa:** Yes, and you've had a great career there. Tell us just a little bit about that journey and then we'll get into what you're doing today, but you started out I believe as a-

**Aarti:** Contractor.

**Lisa:** -a contractor. Did you hire in after the six months was up or?

**Aarti:** No, at that time you couldn't just hire at six months in because of all the immigration and everything that you have to go through but yes that contract kept getting renewed until my immigration was ready and then I got hired. When I got hired, I was the lead developer in the data warehousing. I was in the data warehousing space surrounded by data.

I call myself a self-proclaimed data geek because I love love excel sheets and I can look at them for hours and make some sense out of what I'm looking at. After I finished the lead-- if you all know, MasterCard has a full transaction processing. We have authorization for when you tap your card and it gets approved, then it gets cleared with banks and then we have our debit card.

All of these three are three separate businesses within MasterCard. I did a rotation with all the three. I learned authorization then went into clearing, went into debit in the data warehousing, still in the data space. Then I got promoted to director level where then I was leading the merchant data, which is one of the golden nuggets for MasterCard like how we store the merchant data, how we use it, how we make sure it's usable by other products and services within MasterCard.

Then after I served I think two years on that role, then I became a vice president where I did all of the processing plus merchants together. When I became the vice president, I also started my doctorate around the same time. I finished my doctorate last year in organization leadership. That's when I thought, "Okay, now that my doctorate is over and I've been in the data space all along, I wanted to do something that was not primarily data and probably learn more about operations of MasterCard.

Then I moved into technical operations last year around this time October. It's exact one year that I've been in technical operations and I'm learning the behind the scenes of the data as what I say. Now I'm learning all about the storage and networking and all of that fun stuff.

**Lisa:** You have a very well-rounded background. MasterCard is such a great company, great culture. We've been blessed at Technology Partners I think MasterCard has been a client of ours I want to say maybe for 23 years of our 26 years. Yes, we've always really really enjoyed having MasterCard as a client. Yes, you've done so much but you did just get your doctorate. That's what I said. I'm going, "How is she doing all of this? She has a family." We'll get into that a little bit.

Let's talk about data a little bit. I'm going to read something here. MasterCard powers 73 billion transactions a year helping merchants move \$5.9 trillion in 150 different currencies. That is just crazy. Every one of those payments leaves some trail of data to capture. I know Ed McLaughlin. Here's what he said. "At this point, the data and how we work with the data is as important as the transactions themselves."

You guys I believe it was about 2015, you guys acquired applied predictive technologies in the test and learned software with the predictive analytics. This is almost a whole new revenue stream for you guys for data services. Can you tell us a few of those things that you're doing with that group?

**Aarti:** Before I move into how we use the data, I think it's very important to understand how we store that data because you said there's a transaction trail. The trail is not leading to a person or an identity or a real person or address. What we store is everything is anonymized, everything is encrypted. We do not store people's names and addresses and phone numbers, social security numbers. None of that is part of our MasterCard footprint when you say our transaction trail.

What we truly have is where you spent your card, how much was it. You spent it at McDonald's, not Straw Macy's, how much was it, what date and pretty much that's the transaction information. When we have all of this transaction globally and when we acquired APT, APT was known for its test and learn software where you could marry the data of the merchant and MasterCard transaction trail and then see what is working and what's not working, what product is working and what's not.

Another thing that MasterCard does not have is your line by line item. If you went to a grocery store and you bought two trays of eggs and two milk, I wouldn't know that. I would just know the total that you bought something worth \$30 but when I work with merchant directly, they have all of that information.

It became very powerful to marry both the data together and see as the name says test and learn, we were testing some of these things and said, "Hey, will this product work for you?" McDonald's was a great example.

If you all know McDonald's used to serve breakfast from I think 6:00 AM till maybe 10:00 AM and then they used to have their lunch menu pretty much. They brought MasterCard APT test and learn into it and they said, "You know what? We're going to give you our data and then you, of course, have your transactional data, that's MasterCard's data in McDonald's. Why don't we put it together and see what are we missing. How can we change the strategy for revenue growth?"

Based on a lot of data, Analytics MasterCard suggested, "You know what? You're serving your breakfast only till 10:00 AM. Why don't you try doing it all day long because you're open pretty much 24 hours. Try it all day long." The good part about test and learning, it's not like you have to try it across all the McDonald's location globally. You could specify. You pilot it into one or four or five locations, see what the response is, and when you see the response, you can say, "Wow, this is working or no, this is not working or this is not working in my menu. I should take this out."

That was such a successful program that now you can see that McDonald's, in most locations, is serving breakfast all day long.

**Lisa:** Right. It's just such a smart way to experiment. Isn't it? You probably can save your merchants so much time and headache and money being able to marry that data like that. I just love it. That's really become a whole nother revenue stream.

**Aarti:** Besides just a revenue stream, we use Data for Good. I think I would like to take keeping St. Louis as an example so Data for Good is where we are using data to help back into the community.

We had a lot have data from baseball stadiums when you purchase items, they are when you're buying inventory or a football and ice hockey, all of that was happening. Then what MasterCard did was when the ice hockey finals was going to happen here so we worked with Washington University as well, and with their data analytics capability and MasterCard's Data for Good and our brain, we did analytics on how much will the revenue in the St. Louis City be if the finals is happening in St. Louis, and then what if Blue's win, how much will that generate after when you do all of those fun parties and parades in downtown, how much of that will happen?

I think that helps the-- sending that data encourages the city people to say, "Oh, okay, I could have a food truck or they could start just for that particular time, they know that they have a revenue-generating opportunity so why not use it? Not just using data for just revenue, but also to bring it back to the community and share it with the people who will make use of it and say, "Okay, well, if we did do the parade, this is how much revenue the city can generate.

**Lisa:** You and I have talked a lot about that, how MasterCard is using Data for Good and I absolutely love that. You'd even told me, even in natural disasters, you guys have gotten involved in-

**Aarti:** Yes, when we talked about the natural disasters we were-- talked about, what was it? Two, three years ago when there was a big hurricane in Florida region. At that time, we were asked to say, is there a way for MasterCard to tell us which gas stations are running out of gas so that our emergency vehicles are not just running around to find gas then we can probably through our OnStar service say, "Hey, don't go to this particular gas station, go five miles down and there is gas." We thought about it a little, we said, "How can we give it back?" Then we created a model over a weekend. It was literally a weekend work because things like this you have to act fast and we started sending them data every four to five hours, saying, "This gas station's transactions are going down.

That means it's running out of gas." They may be having transactions inside the 7-Eleven's and inside the food mart, but not on the gas pump. They loved it and then eventually they said, "Oh, then now we want to even expand it to the other states around Florida and not just stick to that little region. It was such a successful and fulfilling that, oh, we could do this.

**Lisa:** I was just telling somebody yesterday, they've got a child that may be interested in IT and I said, think about data analytics, think about data science because I just think that's such an exciting area and I don't think it's going to go away, Aarti.

**Aarti:** Especially when I had started my career versus now when I'm hiring so many interns and college students, that time when we had started data scientists and analytics was not a curriculum. That was one of the courses in a computing degree, but now there's a full curriculum on data analytics and data scientists and data computing, which shows us that definitely, that is what the need is right now. No matter what you do within the information technology stream, data will still be the essence of everything.

Like I said, I have moved away from the day-to-day data because I wanted to know that network and operations, but guess what? Network and operations is still about data, all roads lead to data. Everything is so data-centric.

**Lisa:** Very good. Well, there is so much more truly that I want to talk about. I want to talk about the mentorship program that you started at MasterCard, but we need to take a quick break and we'll be right back with Aarti Sharma.

**Commercial Break:** Let's face it, the future is mobile. There's a good chance that you are listening to this show right now on your phone. Have you explored how you can move your business mobile too? Our mobile apps team at Technology Partners makes it their mission to move our clients into the hands of their employees and customers and change their business processes to meet the demands of their users.

Let's work together and build a dynamic mobile app for your team. Go to [tpi.co/mobileapps](http://tpi.co/mobileapps) and get the conversation started about how we can help you get your new application off the ground.

**Lisa:** Aarti, I've got so many other things I want to talk to you about, but I know that in addition to most influential businesswoman, you won two CEO Force for Good Awards, just because you are so passionate about the community. You're so passionate about this next generation of leadership and so you started the mentorship, you founded the mentorship program at MasterCard. I just think that's amazing. Can you tell us about that program?

**Aarti:** Definitely. It was two people who got the award, me and my partner in crime. Her name is Diane Donahue. We both were just talking a little bit about it. Wouldn't it be great if MasterCard could just talk to these women who are in college and just continue talking to them so that they don't drop out from college because we do know that there is a bigger dropout rate in so colleges because of some of the subjects that are harder and things like that? We just started talking and we said we have such a great relationship with Wash U and Missouri S&T, and both are stem colleges, why not just start there, where we already have relationships?

We said, "Okay, you know what? We'll reach out to them." I created a little marketing spiel about the program and said, "Do you want to do this?" Trust me, the colleges are more than happy for somebody to come in and just talk to the girls, even though they were already doing a couple of programs with other organizations in St. Louis, but they jumped right out and said, "Yes."

What we did is we paired two mentors from MasterCard with one mentee in these colleges and it was a seven-month program where we will talk to them on a monthly basis. We will talk about resume building, importance of continuing their education, importance of managing their finances, and saving so that you're out of the college debt sooner.



Importance of different job families within technology because a lot of times when these female college students were enrolling in the programs, they thought that "Oh my God, I don't want to be a coder." We used to tell them there's way more than coding.

Then our mentors was two different business groups within MasterCard. One could be a coder, the other could be a business product lead or one could be a TPM and the other could be a tester so just different job families married together so that they are getting that exposure to job families.

Honestly, we just started with 10 mentees and we hired three of them into MasterCard as interns so build a pipeline that was one of the biggest goals. This year, what happened was when we were about to start these applications, MasterCard announced a very big impact to community for solidarity. Mastercard has announced if you know, \$500 million towards serving the underserved population of African-American.

We said, "Okay, so if that's the case, we want to do the recruitment. We want to provide mentorship, but not just to these two colleges." We expanded that program to colleges that have underserved population. We then went to 45 universities, this time I have 78 mentees and we've just kicked off the program, and starting then they will have their seven-month relationship with the mentors at MasterCard and we'll see how many of them we want to bring in as our interns.

If nothing, I hope each one of us is able to at least make that impact and build that confidence and mannerism in these mentees that they should be able to go and interview anywhere. One thing I would say is we started this as a female mentoring, but this year we've also included male mentors because we are going into the colleges that have underserved population.

**Lisa:** Oh, I love that. What a great thing that you're doing there. With 78 mentees, you've got at least 150, 160 MasterCard employees involved as mentors, right?

**Aarti:** This time, what we did was we have close to 19 mentors because we said a one-on-one relationship will be better, but within the mentors, we will rotate them to have exposure to different job families.

**Lisa:** That's just wonderful. I'm sure there's other organizations that have something similar, if they don't, they should because we talk about that all the time. Do we not, Aarti? There is a shortage.

**Aarti:** Always, definitely.

**Lisa:** There is a shortage of IT professionals and sometimes what people need is somebody to see something in them to give them the confidence to go for something.

**Aarti:** Exactly.

**Lisa:** Having a mentor like you guys that are out in the industry, that's just huge. I applaud you on that, that is so wonderful.

**Aarti:** Thank you.

**Lisa:** You're doing a lot, you're working in the community, you're a Vice-President at MasterCard, you've got a family. Aarti, sometimes women look at that and they go, "Wow, how does she do at all?" Do you have some secret sauce for women? How have you handled that yourself without going crazy with all that you're doing and going back to school? It's just crazy.

**Aarti:** I think I'm very, very blessed, I have very strong support from my husband, and then I have older boys too, one is now in college and the other one is in sixth grade.

A little older, I don't have to do handholding, but I think one thing I've learned along the way is to say, no. Sometimes as women, we don't say no, we feel, "Oh my God, if I said no to Lisa, would I get the opportunity again or will she approach me again for something else?" I think we have to pick what our passion is about and then run behind the passion versus trying to be master of, you know they say-

**Lisa:** Jack of all trades

**Aarti:** Like I said my passion is to empower women to give back to the community in a way where it's impactful and I can see the direct impact because I do get approached a lot of times to be on some of the boards for non-profit. I can not be, I know I will not be able to devote my time as much into some of these things I want to do, and especially given that the mentorship program is gone to that level this year with almost 80 mentees. I want to be able to focus there and provide a formal structure to it. Get proper sponsorship.

**Lisa:** It needs to be excellent.

**Aarti:** Exactly.

**Lisa:** You're spread too thin, you cannot make that particular program excellent, right?

**Aarti:** Exactly, and then it should be reputable that tomorrow if I'm not there, I should be able to hand it over to somebody and say, "Here, go run with it." I want to formalize it versus trying to spend time everywhere. I think one big lesson or advice I would give is I think we need to learn to say no, pick what we truly want to do and what we're passionate about versus trying to put our hands into too many things.

**Lisa:** Yes, I completely agree with that. You know someone asked me recently to do something for an organization and I said, "Precisely what is it that you need?"

They discussed with me what they needed and I said, "Let me try and help you in a different way. I will make some connections for you, how about that?" Because sometimes it's the connections, they don't even know who to go to right? Without me being on the board, [chuckles] I was able to help them in that way so I can't commit. We can't commit to everything, that's for sure.

I know COVID, it's been awful but I say it all the time, there've definitely been some silver linings and one of the silver linings I think for many of us is number one, we've got to spend more time with our families, we've eaten more family dinners together. That part has just been beautiful and just such a great joy but then people have also learned some new skills during COVID and I know for you, there's a new skill that you just had been working on, tell our audience about that.

**Aarti:** Yes, so I think as you said COVID definitely brought a lot of families together because this would have been our last year with our older son because he was going to go to college so we were very blessed to be able to play board games and just be together as a family because there were no other after school activities to be done after 3:00 PM so we all had a lot of time on our hand.

Cooking was a big thing, did lot of cooking, learned new things, lot of failures, [laughter] lot of bondages, but what I really did was I started learning piano. Both my sons were learning piano since they were three and five years of age so they were already doing the virtual lessons and one day I thought, "You know what? Can i try?" I asked their teacher and said, "Kelly, can I try once?" Because I knew how to play in India, it's called harmonium where you play only with the right hand and not the left so I kind of knew that.

Trust me it was very hard to start using the left side very differently. After the first month, I thought, "I do want to do this because it's challenging me to do and use my hand that I never used that much because now you're thinking differently and you're using your hand in a very different way."

I said I want to continue doing that. It's three months now. I did my first recital last Sunday, it was out in the open.

My son definitely was not very happy about it that I have a recital, he said, "You will be the oldest, nobody's mom has ever done the recital." I said, "That's okay, then maybe your friends will like it and maybe somebody else's mom can start learning piano." Then he was like, "Hmm, maybe that's a good idea." I said, "Yes, so hopefully--" I think I had to talk him into it but he was not very pleased that I am doing recital in his age group. [laughs]

**Lisa:** Right, oh, I love it, I love it. They say there are certain things really that keep our mind very sharp and learning the musical instrument is one of those. I think learning a foreign language is another, work across word puzzles. These are all things but here is the thing, we never should stop learning.

**Aarti:** Not at all. You know I always tell my kids, "The day you stop learning that's when you will get old so don't go by the age, go with your learning capabilities." Then he laughs at me but that is true. The day you stop learning, stop reading, I think that's when you will start deteriorating.

**Lisa:** Yes, great advice. This is Something Extra. If you think about all the different leadership qualities and we know that leaders, there's a lot of qualities that are needed and a lot of traits but what do believe is a something extra that every leader needs?

**Aarti:** This should be all time but given the current pandemic situation I think a leader should be very empathetic and as our CEO always says, should maintain that their decency quotient. They should always have that DQ in them that should be their something extra. Go that extra mile for your employees, for your PR. They may have a sick child at home, they may have a sick parent at home that they're taking care of.

That something extra is needed now more than ever. I think it's said that then we're fortunate enough, that we have more than enough. I think it's time to build a longer table than a higher fence and I strongly believe in that, be empathetic and be decent.

**Lisa:** Say that again, build a longer table-

**Aarti:** Not a higher fence.

**Lisa:** -not a higher fence. That is so beautiful and who coined that? Do you know?

**Aarti:** No. I read so many books, it's just not-- I read it in a book. You know somethings retain and this is just one of them that if you are fortunate, I mean we're all fortunate, we have jobs, other people have lost their jobs so just be decent to people. There's no reason to be rude.

**Lisa:** I so agree with that. That's beautiful, thank you, so well said. Well, Aarti, is there anything coming up that you want our listeners to know about and how they can get involved?

**Aarti:** Yes definitely so. We have November 17th, it's a CIO summit and there we will talk a little bit more about Data for Good and some of our partnership with Mastercard and Washington University that we're doing together.

**Lisa:** Very good, and I'm sure that they could reach out to you if they want more information on that.

**Aarti:** Sure.

**Lisa:** Well Aarti, this has been so much fun. Thank you so much for making the time to be on the show today. I know that your story is in a resume and our listeners are going to love it, so thank you so much for sharing your story.

**Aarti:** Thank you Lisa for having me. This was a lot of fun.

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