

Nahum Goldman

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Nahum Goldman, President, ARRAY Development, is a leading expert and a renowned lecturer on building and securing ecommerce and e-governance solutions. His academic and research interests are in the areas of Internet banking and commerce, e-finance and Governance, Risk Management and Compliance (GRC), CRM and ERP as the strategic engines of industrial and commercial growth, innovation and social renewal, transactional profitability, IT/business services/Knowledge Process Outsourcing and offshoring, procurement, effect of International Financial Reporting Standards (IFRS) on the accountability and responsibilities of C-level executives, Anti-Money Laundering, compliance, insurance and governance solutions; as well as financial engineering, regulatory and public policy issues, knowledge management and information gathering, analysis and dissemination.

Mr. Goldman is considered to be a pioneer in the area of conceptualizing Extranet Business and Payment Communities and developing business vision, transactional costing, security environment, teaming/outsourcing agreements and functional specifications for such communities. ARRAY Development (<http://www.ARRAYdev.com/>) specializes in conceptualizing, development and marketing of advanced Extranet-based B2B, G2G and G2B ecommerce and procurement services and software.

Mr. Goldman has extensive knowledge of e-banking and ecommerce environments for transactional delivery of financial and administrative services, as well as business and marketing transformation and process re-engineering services for financial institutions and government organizations. He has been involved in the R&D and supervision of graduate students in the areas of banking, B2B marketing for financial institutions, and development of online technology platforms for Internet/CRM/ERP banking and payment systems.

Nahum is an expert in standards development and in advancing profitability, sustainability and risk management models for financial, regulatory and compliance entities. He has conducted research on standardized profitability and sustainability metrics, analytical tools and dashboards designed to ensure that corporate information is decision-useful, relevant to the non-financial executives, industry comparable, and complete, particularly as it relates to the novel area of SME industrial sector. He also has much experience in developing classification standards in various subject areas and some of his publications have been devoted to these issues.

Mr. Goldman has widely consulted corporations, banks and public agencies on how to reposition the organization's service and knowledge delivery infrastructure, conduct corporate restructuring around the use of e-business tools, and avoid frustrating and costly mistakes that are common in the fast-paced online business and technology platforms.

Nahum's methodologies on developing mission-critical ecommerce/e-banking processes are based on the numerous books and articles that he has published over the last 20 years, and on the original change management framework pioneered by ARRAY Development. He has presented his novel restructuring methodologies to government, financial and business professionals, scientists, and university students in courses, seminars, workshops and consultations conducted around the globe.

For 10 years working at Nortel research arm (BNR), Mr. Goldmann was in charge of developing advanced telecommunications equipment and software. He has been a consultant to Elsevier Science Publishers BV, Bell Canada, Nortel, IBM, the Bank of Canada, the Government of the Netherlands, to numerous Canadian Government agencies, including Department of Finance, Treasury Board, Public Works Government Services Canada, Industry Canada, INAC, CIDA, IDRC and EC, and to many other leading industrial companies, banks and government organizations.

Mr. Goldmann has published over 20 books, book chapters, articles and more than 40 annual reports on ecommerce, eGovernance and efinance, Internet security and the role of SMEs in the new global economy. He holds Nortel patents in a dozen leading countries. He had been a Professor at the School of Management at University of Ottawa, lecturing on Internet Marketing for graduate students; a lecturer on Building Internet Commerce Ventures at the University of Toronto School of Management; a faculty member at Europe Asia Business School in Pune, India, where he lectures on Sustainable Business Models for Knowledge-based Economy at Post Graduate Program in Business Transformation and on Negotiation Skills at the Executive MBA program; a lecturer at Groupe Sup de Co La Rochelle Grande Ecole, France; at Faculty of Applied Sciences of Simon Fraser University in Vancouver; at the Department of Computer Science and Electrical Engineering University of Maryland, Baltimore County; at the Faculty of Management, University of Gdansk, Poland; at Casablanca Morocco, and a Fellow of the Centre of Governance at the University of Ottawa. Mr. Goldmann has been a keynote speaker and a chair of organizing committees at numerous high profile academic and industry conferences in the North America, Europe and Africa. He was the Publisher and a Member of the Editorial Board of the world-acclaimed *Journal of Internet Banking and Commerce*.

Mr. Goldmann is a member of the Association of the Professional Engineers of the Province of Ontario (PEO) and other scientific and professional societies. For more than 30 years he holds memberships at several ISO and CSA Committees, and had been a member of ITU and various federal/provincial working groups and international committees that deal with the development of telecommunications and financial standards. He is a corporate board member of several EU, US and Canadian companies and a past director of a chartered financial institution.