

NORTH CARD

LOYALTY & PAYMENT SOLUTIONS

CONSULTING SERVICES

NorthCard is a network of professionals with strong business and technology expertise within the electronic banking industry. Established in 1998, we provide business consulting and project management services to financial institutions, retailers, technology suppliers and government. Our strengths include loyalty programs, Point-of-Sale and the Internet.

CONSULTANTS

- **Mike Bradley** has been in the electronic banking industry for over 12 years, in a series of progressively more senior management roles with the Canadian Bankers Association and the Bank of Montreal;
- **Pete Kaulbach** has been in electronic banking for nine years, including three years in a senior product role in the Smart Card Business Unit with Bank of Montreal;
- **Ben Greenhouse** is a Project Manager, also with strong capabilities in data management.

EXPERIENCE

Functional Expertise

- *Product Development* – Market Analysis, Business Casing
- *Technology Planning* – Requirements Definition, Vendor Analysis & Selection
- *Business Planning* – Strategic Planning, Competitive Analysis, Financial Projections
- *Implementation* – Project Management, Vendor Management
- *Development* – Database (SQL) and Web Development (HTML, Javascript, ASP)

Industry Expertise

- *Loyalty Programs* – Strategy/Design, Technology Sourcing, Data Mining
- *Internet* – Loyalty/ CRM Programs
- *Card Applications* – ID Cards, E-Cash, Gift Cards, Affinity/Co-Brand Programs
- *Card Technologies* – Smart Cards, Mag Stripe, Bar Code
- *Channels* – Point-of-Sale Systems, Interactive Kiosks

CLIENTS

- **Interac Association** - Project Management and Business Analysis services.
- **Government of Ontario** - Develop the business case for smart cards and a common service delivery strategy.
- **Radio Shack Canada**- Develop a web-based loyalty database.
- Various **Retailers** - Assess strategies and the economics of loyalty programs.
- **Sun Microsystems** - Support strategies to increase sales in the financial sector.
- **Mondex Canada** - Provide Project Management for a joint venture of financial institutions launching a smart card.

FOR MORE INFORMATION CONTACT:

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MICHAEL BRADLEY

CAPABILITIES & ACCOMPLISHMENTS

Initiate and Deliver Large Technology Projects to Market.

- On behalf of BMO, directed *Exact* cash card project launch, project budget of \$8M & 18 FTE. Achieved international industry recognition for speed and effectiveness of launch. Prepared processes and reporting structures to manage project scope, timeline and financial impacts.
- Directed the implementation of desktop software to mbanx call centre environment. Represented business interests and decisions on project team. Accountable for project costs (\$12M) and benefits (\$34M).

Manage/Facilitate Joint Ventures, including Governance Structure & Agreements.

- Represented BMO on smart card consortium Board of Directors and lead business group. On behalf of BMO, negotiated key business terms and oversaw partnership agreements with Canadian banks, American Express and key vendors.
- Key Bank of Montreal participant in negotiations with Mondex consortium.
- BMO representative in a variety of Industry Association Committees including MasterCard, Interac, CPA, Smart Card Forum.

Plan, Develop & Execute Strategic Initiatives.

- Developed & launched North America's first re-loadable smart card-based cash card, including brand development, positioning, communications, pricing & business case.
- Developed business cases and plans to support BMO smart card products in vertical markets.
- Identified sponsors, secured funding & oversaw the development of Bank of Montreal's (BMO) secure Internet transaction infrastructure in 1995.
- Initiated project to exploit electronic commerce opportunities on the Internet within BMO. Developed business case for technology and payments services for corporate clients.

Develop and Manage Teams Responsible for Product Development through Technology.

- Hired nine new professional staff responsible for smart card based product development, including strategy development, business case and business planning.
- Managed group of analysts responsible for business decisions on call centre technology.

Manage Relations with Technology Vendors, including Vendor Assessment, Business Terms & Agreements.

- Represented BMO in partnership and vendor agreements in *Exact* card project, including software, cards and system operations.
- Managed vendor review and selection for Mondex unattended point-of-sale devices.
- Successfully introduced a common Bank Internet technology platform - led a vendor assessment, Request for Proposal & relationship development with Internet vendors. Worked with Bank executives and technology vendors to resolve security and technical issues, which led to BMO become the first to launch Internet banking in Canada.
- Represented mbanx/BMO business interests in call centre technology management with internal systems group and external vendors.

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PETER D. KAULBACH

CAPABILITIES & ACCOMPLISHMENTS

Plan and Manage Product Launches

- Managed and led the strategic direction of smart card product development for Bank of Montreal, creating market strategies and business models for new products in six distinct market segments.
- Created the implementation strategy and directed a Bank of Montreal smart card initiative to implement a smart card loyalty, ticketing and e-cash project at a large destination ski resort.

Develop Market Analysis and Business Cases to Support Product Development

- Developed detailed business case model in support of BMO's entry into vertical market segments. Prepared core assumptions, scenarios and sensitivity analysis to support products.
- Developed Government of Ontario business case model for smart card implementation.
- Established review criteria and conducted marketing reviews of 25 in-market projects, including 10 on-site assessments.

Assess, Select, Negotiate and Manage Key Relationships with Suppliers

- Developed a technology supplier RFI, leading to the selection of a potential strategic alliance partner for Bank of Montreal.
- Negotiated a strategic alliance with BMO's first closed system smart card technology provider.
- Managed internal and external supplier relationships pertinent to Bank of Montreal's closed system smart card product line including, point of sale, peripheral devices and smart cards.

Create and Execute Sales Strategies/Manage Customer Relationships

- Developed and executed a large/mid-market corporate client sales strategy.
- Led negotiations, signed a letter of intent and subsequently managed the relationship with a large bank customer for a smart card loyalty/e-cash implementation.
- Conducted a marketing review of client programs and subsequently worked with client to develop marketing strategy and plan.

Manage and Lead Cross-Functional/Consortium Teams

- Developed industry policy while leading a team of key officials from Visa, MasterCard and American Express credit card issuers.
- Managed Canada's security architecture standards team and represented Canada on an ISO international smart card committee (ISO/TC68/SC6/WG7, ISO 10202, Secure Architecture of Smart Cards)
- Authored two comprehensive business case-related Cabinet Submissions while managing a team of key officials from a number of government departments and ministries.

Communicate Pertinent Information to Media, Government and Industry Representatives

- On behalf of the financial services industry, authored and communicated industry-wide position on credit cards to media, government and industry participants. Successfully circumvented potential government credit card committee hearings.
- Represented the Canadian banking industry in television, radio, newspaper and magazine interviews and government information sessions with Members of Parliament.

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BENJAMIN C. GREENHOUSE CAPABILITIES & ACCOMPLISHMENTS

Project Management

- Managed and led the coding team at VetMedCenter.com, an on-line repository of information for veterinarians and pet-owners. Assigned and managed delivery of tasks in an extremely time sensitive environment.
- Conducted orientation sessions for medical editors on database systems, and various aspects of the Internet, such as FTP use.
- Managed and coordinated the development of technology demos for Acarta, a multi-retailer loyalty card program.

Database Management

- Designed and implemented a VetMedCenter.com editorial database system managing and tracking the flow of more than 4000 medical documents.
- Developed and maintained the Acarta Project database, including designing and coding data management modules.
- Designed and implemented the Acarta Project MIS system, bringing data from various sources into *Cognos*™ Data Cubes and other data reporting systems.
- Designed and implemented the Radio Shack Gamers Club database on a SQL Server 2000 platform.

Systems Planning and Development

- Documented Acarta user requirements for a functional consumer Web site.
- Developed four comprehensive, integrated technology demonstrations for Acarta, highlighting Acarta's:
 - Point of Sale Solutions,
 - Consumer Web Site,
 - Web-based Reporting and Data Analysis, and
 - Wireless Web Site.
- Developed and documented Acarta's technical Implementation Plan, including systems and support, database migration and a development plan for changes to user interface.
- Designed and developed the Radio Shack Gamers Club web site Active Server Pages, including login sequence and purchase history.
- Designed and developed Radio Shack Gamers Club administrative application.