

PROFESSIONAL PROFILE

Michael J. Bradley
NorthCard Inc.

AREAS OF EXPERTISE

- Three years as Managing Director of NorthCard Inc., in senior consulting roles with a variety of national clients, and managing the affairs of two staff.
- Ten years of business experience in the electronic banking industry, working in senior management roles with the Canadian Bankers Association and Bank of Montreal.
- Established leadership skills by developing and managing both staff and project teams. Consistently led by example, and rated very highly by both managers and staff.
- Strong functional expertise in business planning and product development, including strategic planning, market research, business casing, financial projections and product planning.
- Proven capabilities in initiating and managing the delivery of large projects to market.
- Experienced in managing relationships with technology vendors, including vendor assessment, business terms & agreements.
- Recognized as an international expert in smart card technology and applications – has spoken at numerous conferences, trade shows, and with the media.
- Experienced in facilitating Joint Ventures, including negotiation, relationship development and developing governance structure.
- Background in government relations, including positions as Policy Analyst and Advisor – developed and communicated positions to government and the media on behalf of the banking industry.
- Extensive experience in managing service offerings through automated delivery channels, including Internet, interactive kiosks, IVR/call centres and point-of-sale terminals.
- Objective-oriented individual with strong written and oral communication skills. Works effectively independently or as a member of a project team.

CONSULTING ENGAGEMENTS

August, 1998 – present

- **Interac Association – Business Analysis and Project Management** support with two key initiatives.
- **Sun Microsystems** – Developed comprehensive report supporting Sun's **Sales Strategy** in the financial sector.
- **Credit Union Central of Canada** – Developed **Business Case** for Board of Directors supporting two strategic training initiatives.
- **Mondex Canada - Project Manager** for an implementation of smart card technology for a bank-owned smart card consortium. Project budget over \$1.2M. Responsibilities included developing and managing relationships with 12 national bank clients, vendor review and management.

EMPLOYMENT

Managing Director, NorthCard Inc.; August, 1998 – Present

- Provide strategic advice and support implementation of card technologies for financial and retail clients (smart cards and magnetic stripe cards). Applications include Point-of-Sale systems, customer management, loyalty and payments.
- Developed NorthCard Business Plan and prototype applications to support retail clients' in Customer Relationship Management.
- Manage all aspects of profitable small business, including three full-time staff.

Bank of Montreal, Electronic Financial Services

Director, Call Centre Technologies; September, 1997 – August, 1998

- Directed large-scale call centre software implementation. Software tools delivered include workflow processing, leads management, contact history & client portfolio information.
- Accountable for business decisions on Project Team, including project costs (\$12M) and benefits (\$34M). Managed group of analysts (8 FTE) responsible for business direction on call centre technology.
- Oversaw key aspects of implementation, including training and communications.
- Represent business interests in call centre technology management with internal systems group and external vendors.

Bank of Montreal, Electronic Banking Services

Senior Manager, Smart Card Products; March, 1996 - August, 1997

- Established a business unit responsible for planning, development, marketing and implementation of smart card-based products.
 - Recruited and hired nine new staff.
 - Developed business cases and plans to support BMO smart card entrée into vertical markets.
- Led a consortium of three banks to launch a smart card-based cash card (the *Exact* card).
 - Managed project budget of \$8M & 18 FTE, internal staff budget of \$750K,
 - Achieved international industry recognition for speed and effectiveness of launch.
 - Prepared processes and reporting structures to manage project scope, timeline and financial impacts.
 - Represented BMO in partnership and vendor agreements in *Exact* card project, including software, cards and system operations.
- 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.
- Developed smart card-related partnership agreements with Canadian banks, American Express, MasterCard and vendors.

Bank of Montreal, Personal & Commercial Financial Services

Manager, Internet/Smart Card Initiatives; May, 1994 - March, 1996

- Successfully introduced the Bank's first common Internet technology platform.
 - Defined business opportunity, identified sponsors and achieved cross-bank financial support.
 - Led a vendor assessment, Request for Proposal & relationship development with vendors.

- Worked with Bank executives and technology vendors to resolve security and technical issues, which led to BMO became the first to launch Internet banking in Canada.
- Worked with vendors and systems group to resolve security and technical issues.
- Initiated project to exploit electronic commerce opportunities on the Internet:
 - Defined and evaluated business opportunity; recommended strategic direction.
- Evaluated and recommended implementation of selected business opportunities, including U.S. Dollar MasterCard and use of PIN for credit card purchases.

Canadian Bankers Association; Advisor-Operations, August, 1992 - May, 1994

- Direct CBA's role in electronic banking, telecommunications and emerging technologies (including credit/debit cards, point-of-sale systems, ATMs and emerging technologies).
- Managed groups of senior bankers responsible for developing operational agreements, policy positions and buying decisions.
- Managed CBA's telecommunications activities, including purchasing agreements, policy formulation and communication. Submitted briefings and met frequently with CRTC officials.
- Represented the financial industry with media (articles available) and government.

**Canadian Bankers Association, Toronto, Ontario;
Coordinator/Analyst-Operations, Feb, 1989 - July, 1992**

- Developed an interbank network for EDI (electronic exchange of corporate payments). Key areas of responsibility included data security, audit and clearing/settlement.
- Managed joint Visa/MasterCard operational projects and lobby efforts.

**University of Western Ontario, University Students' Council, London, Ontario
Vice-President, Student Affairs, 1988/89**

- Responsible for campus events and student services. Initiated and successfully implemented several new programs supported by two full-time staff and 20 volunteer student "commissioners".

COMPUTER SKILLS

Application	Description	Expertise
Microsoft Word	Word processing	Advanced User
Microsoft Excel	Spreadsheet	Expert User
Microsoft PowerPoint	Presentation development	Expert User
Microsoft Access	Basic database	Competent User
Adobe Photoshop	Graphics design & development	Competent User
Visio	Flowcharting	Competent User
Microsoft Project	Project management & tracking	Competent User
Cognos Powerplay	On-line data analysis & report production	Competent User

EDUCATION

Bank of Montreal Advanced Executive Program, 1997

- Three-week course covered select advanced management topics, including planning, finance and marketing strategy.
- Sponsored by Kellogg School of Management and Richard Ivey School of Business

Economics Bachelor of Arts, University of Western Ontario, 1988, London, Ontario

ACCREDITATIONS

- Business French Certificate, Chambre de Commerce et d'industrie de Paris, 1994
- Media Training, Public Relations Training Institute, 1991
- Canadian Securities Course, 1990
- Graduate Management Admission Test (GMAT), March, 1990: Percentile - 97.0
Law School Admission Test (LSAT), December, 1987: Percentile - 99.6

ELECTED POSITIONS

- Member, Chairman's Think Tank on "Reinventing the Bank", 1996-97
- Bank of Montreal Representative to various industry Committees, 1994-97
- Represented Canadian financial industry to International Organization for Standards (ISO) on smart cards.
- Chair, Finance Committee, P.C. Party of Ontario Annual Meeting, Fall, 1992
- University of Western Ontario
 - **Director**, University Students Council, 1988/89
 - **Senator**, University of Western Ontario Senate, 1987/88
 - **President**, Social Science Students' Council, 1986-88

REFERENCES

Joanne De Laurentiis, President, Credit Union Central of Canada

- August, 1998 – March, 2000 - As an independent consultant, managed delivery of Mondex unattended devices to marketplace. Working Relationship: Reported to J. De Laurentiis.
- Represented Bank of Montreal at key financial industry smart card steering committees, including Canadian Chip Card Committee and Exact Steering Committee. Working Relationship: Worked closely with J. De Laurentiis (as President, Interac Association).

Ron McKerlie, Vice-President, E-Business, Rogers Communications Inc.

- March, 1996 – August, 1997 – As Senior Manager, Smart Cards, developed Bank of Montreal staff team and strategic plans related to smart cards. Managed key aspects of the *Exact* smart card project. Working Relationship: Reported directly to R. McKerlie, Senior Vice-President (SVP), Smart Cards, Bank of Montreal.

Derek Fry, President, Visa Canada

- January, 1995 - March, 1996 – Developed Bank of Montreal initiatives related to e-commerce and smart cards. Working Relationship: Reported directly to D. Fry, SVP, Bank of Montreal.