

# PROFESSIONAL PROFILE

**Peter Kaulbach, MBA  
NorthCard Inc.**

## **AREAS OF EXPERTISE**

- Nine years experience in the electronic financial services industry with proven expertise in high technology product/business development, project evaluation, strategic planning, project management and communications.
- Considered an industry expert in card technologies and applications - smart cards, card security, ID Cards, E-Cash, Loyalty, Gift/Collector Cards.
- Proven expertise in developing strategy, market analysis and business cases to support product development and launch.
- Experience in planning and managing client product launches, including key aspects of marketing, operations and technology implementation.
- Background in supplier management, including vendor analysis, RFP development, selection, negotiation, contracting and relationship management.
- Excellent oral and written communications skills, refined through communication of pertinent information to media, government, customers and suppliers.
- Strong interpersonal skills in dealing with staff, suppliers and clients. Extensive experience in managing and leading cross-functional teams and external consortia.
- Senior-level experience in creating and executing sales strategies, and managing customer relationships, including negotiations and contracting.

## **CONSULTING ENGAGEMENTS**

### **Project Manager, Government of Ontario, Ministry of Consumer and Business Services; January, 2002 – Present**

- Developed and managed project plan, including timelines, issues and dependencies.
- Prepared Business Case templates for each area of the project plan. Consolidated data in a master Project Business Case.
- Drafted documents for senior audiences, including Submissions and Minutes for Management Board of Cabinet.

### **Business Case Writer, Government of Ontario, Management Board Secretariat; October, 2000 – January, 2002**

- Created a cohesive and integrated Business Case that encompassed all key project elements for Government migration to smart card technology.
- Produced presentable, high-level plan representations for senior staff and senior Ministry officials.

## **PROFESSIONAL EXPERIENCE**

### **Director of Business Development, NorthCard Inc. Toronto, Canada, February, 2000 to April, 2001**

- Provided strategic advice and support implementation of card technologies for financial and retail clients (smart cards and magnetic stripe cards).
- Developed comprehensive business case to help define client benefits and establish NorthCard profitability targets. Analyzed and produced multiple pricing and client penetration scenarios.
- Defined user requirements for NorthCard loyalty applications, including data analysis, consumer web site, customer management and promotional.
- Developed and executed sales strategy with over 40 target national retailers.

### **Manager, Smart Card Product Development, Bank of Montreal Toronto, Canada, 1997 to 2000**

- Managed and led the strategic direction of the smart card product development department (annual budget of \$1.5 million), creating market strategies and business models for new products in six distinct market segments.
- Developed detailed business case model in support of BMO's entrée to vertical market segments. Prepared core assumptions, scenarios and sensitivity analysis to support products.
- Developed eight comprehensive business/project plans while leading a number of cross-functional teams. Developed templates for business casing potential opportunities and used them to evaluate more than 20 projects.
- Managed the creation and execution of four in-depth market surveys.
- Developed and executed a corporate client sales strategy, contacting and presenting to over 40 targeted Bank of Montreal large and mid-market customers.
- Led negotiations, signed a letter of intent and subsequently managed the relationship with a large bank customer for a smart card implementation.
- Conducted a marketing review of client programs and subsequently worked with client to develop marketing strategy and plan.
- 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.
- Oversaw the creation of a detailed database of over 100 smart card and industry-related companies.
- 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.
- Established review criteria and conducted marketing reviews of 25 in-market projects, including 10 on-site assessments, leading to the selection of a potential strategic alliance partner.
- Developed a technology supplier RFI, leading to the selection of a potential strategic alliance partner for Bank of Montreal.
- Negotiated a strategic alliance with the bank's first commercial smart card technology provider.

## **Policy Advisor, Canadian Bankers Association, Toronto, Canada, 1992 to 1997**

- On behalf of the financial services industry, authored and communicated industry-wide position on credit cards to media (newspaper, television and radio), government (Members of Parliament) and industry participants. Completed media training Level I and II.
- Orchestrated and executed a government relations strategy on behalf of the financial services industry to successfully avoid a number of potential government credit card inquiries – the first consecutive four-year period without an inquiry in Canada since 1978.
- Led a number of cross-functional and multi-bank teams on issues including data security, large-value payments systems, telecommunications and credit card operations.
- Created a monthly survey of interbank electronic payments for 22 Canadian banks, resulting in consistent, meaningful electronic payments information, while maintaining institution anonymity.
- 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)
- Developed operational initiatives through leading a team of key officials from Visa, MasterCard and American Express credit card issuers. Provided full analytic support and managed strategic initiatives for all Canadian Visa, MasterCard and American Express credit card issuers. Developed business cases and evaluated over 20 potential projects.

## **COMPUTER SKILLS**

<b>Application</b>	<b>Description</b>	<b>Expertise</b>
Microsoft Word	Word processing	Expert User
Microsoft Excel	Spreadsheet	Expert User
Microsoft PowerPoint	Presentation development	Expert User
Microsoft Access	Basic database	Competent User
Microsoft FrontPage	Web page development	Competent User
Visio	Flowcharting	Advanced User
Microsoft Project	Project management & tracking	Competent User
Cognos Powerplay	On-line data analysis & report production	Advanced user

## **INTERESTS**

Actively involved in hockey, softball, golf, snowboarding, running and volleyball.

## **EDUCATION**

Master of Business Administration, University of Windsor, Windsor, Canada, 1991  
Bachelor of Commerce, University of Windsor, Windsor, Canada, 1988

## **REFERENCES**

**Contact:** **Leo Sdao**  
**Senior Manager, Smart Cards**  
**Company/Organization:** **Bank of Montreal**  
**Address:** Mutual Group Centre  
Etobicoke, Ontario  
**Telephone Number:** (416) 232-6408  
**Assignment:** January, 1997 – February, 1999  
**Role:** Pete Kaulbach was responsible for developing and launching smart card products within vertical segments, as an integral part of Bank of Montreal's smart card strategy. Mr. Kaulbach's responsibilities included the development of business cases, strategic partnerships and relationships with key clients.

**Contact:** **Mark Weseluck**  
**Vice-President, Operations**  
**Company/Organization:** **Canadian Bankers Association**  
**Address:** Toronto, Ontario  
**Telephone Number:**  
**Assignment:** March, 1992 – January, 1997  
**Role:** Mr. Kaulbach was responsible for developing bank policy and approach to key operational issues, under the direction of senior bankers and management.