

# Nick Green

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## Summary

A senior manager with extensive experience in the electronic funds transfer industry of product evaluation, technical design, development and implementation. An experienced presenter and conference speaker and is an innovative, creative and strategic thinker. An acknowledged industry expert in the Association for Payment Clearing Services [APACS] standards and the UK Chip and PIN implementation.

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## Electronic Funds Transfer Consultancy

- Worked with APACS in refreshing and enhancing the APACS Guidance for Card Acceptance Devices Deployed in the Face to Face Environment.
  - Worked with a client to respond to a Request for Proposal for terminal provision, support and transaction processing in Africa for a UK Acquirer - the company subsequently won the contract.
  - Payments Architecture consultant for a UK company providing card processing services to the taxi industry.
  - Technical consultant on the project team to select a gift card solution provider for a major UK card acquirer.
  - Development of Business Requirements for a UK Hospitality chain's EFTPoS solutions, supplied by third parties, to integrate with an outsourced central payment system.
  - Chip and PIN development for a new Debit Card Issuer in Eire
  - APACS and EMV support for terminal vendors in the UK and Europe [Ingenico, Hypercom & VeriFone]
  - Appointed as assistant to the Technical Director of UK Chip and PIN Programme Office during 2003
  - Active member and past chairman of the APACS Standard 70 Maintenance Agency and Development Groups, the Standard 30/40 Development Group, the Standard 60 Editorial Group and Switch Terminal Technical Working Group
  - Developed, with Vodafone, concept of electronic top-ups for prepay mobile phones that has been adopted by all the UK major mobile telephone network providers
  - Created terminal functional specification and new message structure used by Barclaycard Merchant Services [BMS] for processing both eTopUp and eVoucher prepay mobile phone transactions creating a new income stream, as a service provider, for BMS
  - Designed and developed new Electronic Funds Transfer communications interface for Barclays Chip capable Point of Sale terminals that resulted in BMS placing the first fully approved terminal in the UK Chip and PIN trial
  - Developed Association for Payment Clearing Services standards as part of the early UK Chip payment card project
  - Developed an Interactive Voice Response system, with a Canadian vendor, for processing credit and debit card transactions, for small or mobile merchants reducing costs for BMS by replacing paper processing with electronic authorisation and data capture
  - Collaborated with ClearCommerce, a US ecommerce company, to develop a UK compliant version of their software that is now the 'payment engine' that supports Barclaycard Merchant Services' ePDQ and HSBC's ecommerce services
  - Created the concept of electronic stationery ordering using Point of Sale terminals and delivered a service to BMS' customers with paper supplier Fortoak.
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### **Presentation Skills**

- UK Chip and PIN presentations to retailer and vendor forums on behalf of the Chip and PIN Programme office, the Association for Payment Clearing Services and Barclaycard Merchant Services
- Presented to card processing organisations, card issuers, card acquirers and government officials in Greece, Bulgaria, Turkey and Bahrain.
- One to one Chip and PIN presentations to key retailers for Barclaycard Merchant Services and to key UK vendors The Logic Group, VeriFone and Sagem

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### **Strategy Development**

- Working with Credit Call Communications to assist in the development of their strategy within the payments environment.
- Developed Point of Sale strategy for Barclaycard Merchant Services that resulted in the migration of their off-line terminal estate to on-line products and in a circa 50% saving in communications costs.

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### **Career Summary**

ISD Consultants [Director] <i>EFT Consultant</i>	2005 to date
Barclaycard Merchant Services [BMS] Point of Interaction Department <i>EFT Consultant</i>	1997 to 2004
Barclays Merchant Services Point of Sale Automation <i>Assistant Manager</i>	1990 to 1997
Barclaycard Value Added Services <i>Assistant Manager</i>	1988 to 1990
Barclaycard Business & Technical Research Department <i>Assistant Manager</i>	1987 to 1988
Barclaycard PDQ Installation and Management Section <i>Assistant Manager</i>	1985 to 1987
Barclaycard Communications Department <i>Network Engineer</i>	1983 to 1985
British Telecom <i>Technical Officer</i>	1968 to 1983

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### **Summary of qualifications**

- Micro Electronics course Level 1 & 2 [1984] and 3 [1985] - Northampton Technical College
- City and Guilds Communications courses 'A' Year [1970], 'B' Year [1971] and part of 'C' Year [1972] - Line Transmission - Northampton Technical College
- 4 GCE O Levels and 2 CSE Grade 1- Bective School for Boys, Northampton

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### **Personal Information**

Marital status: Married with two grown children.

Interests: Rugby Football, Formula One Racing, reading / writing [science fiction], eating out and working out at the gym

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