

CURRICULUM VITAE – Connie Penn MIMC

Connie G. Penn MIMC,
Kilrush,
71 Water Lane,
Wootton,
Northampton NN4 6HH
01604 768319, 07771 804501



Summary

- Participating Organisation in the Payment Card Industry Data Security Standard and fully conversant with PCIDSS v1.2, PA DSS & PCI PED. Full programme management of PCI for Post Office Ltd. Participates in the BRC PCI group, which includes 25 major retailers.
- Just been sponsored to lead the UK contribution to the PCI DSS Pre-Authorisation SIG with some card acquirers, card schemes and retailers.
- Specialist knowledge in major card regulations, particularly PCI DSS, EMV, APACS & ISO 8583 standards, reciprocity and acquirer regulations and also magnetic stripe and EFTPoS technology.
- Has written in depth reports on Contactless in general and on the London Launch, the current state of the PrePay card market in the UK and two-factor authentication.
- Chairs and speaks at conferences e.g. New Payment Channels 2007, the SMI Contactless Conference 2006, 2007 & 2008, Air Passenger Terminal Expo 2007, HEDNA conference 2008, European Payments Forum 2007 & 2008 and a number of PCI DSS conferences.
- Hands on experience in controlling concurrent, complex, high value CHIP/PIN project work-streams
- Extensive Solution design experience
- Extensive knowledge of online technologies (authorisation, processing data)
- Full Project Lifecycle experience from project start-up to implementation, using Prince 2 methodology
- Extensive experience of working with the UK financial institutions at all levels. Sits on the UK Payments Administration [APACS] APG [Acquirer POS Group] and PCI DSS committees in UK Payments Administration with the Acquirers and Card Schemes. Often meets with Acquirers and Card Schemes to discuss projects or aspects of payment technology that affect implementation of a project. Have one to one bi-monthly meetings with UK Payments Administration on different aspects of implementing card strategy at Point of Sale.
- Hands-on experience of Chip and PIN testing as part of managing the development of a stand alone mobile payment terminal 2005 - 2006, using the Dione Secura Chip and PIN device.
- Extensive exposure & networking skills stakeholder/supplier/customer/card scheme management
- Member of the Institute of Management Consultants since February 1996.

Connie possesses both operational and technical experience. As well as recent hands on experience of PCI DSS as a project manager for Post Office, experienced in the design, development and deployment of innumerable Chip & PIN/ EPoS integration projects/programmes within the UK & Ireland.

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A hands on, practical Project Manager and Consultant, specialising in all types of card processing within the card Industry incl. PCI DSS and Chip & PIN. Connie is fully conversant with banking practices in debit and credit payments and in the newest technologies supporting payment at Point of Purchase. Experience was gained in AIB, Barclaycard and HSBC then with the EPOS supplier TEC UK. Prince II conversant and is able to apply pragmatic Project & Stakeholder management skills in all types of complex environments.

Subject matter expertise on the major card Operating Regulations and the individual requirements of the UK Acquirers, PCI DSS, EMV for Chip & PIN, Magnetic Stripe and EFTPoS technology delivered using APACS and ISO Standard 8583. In terms of PCI DSS, Connie looks at the broader security picture and ensures PCI DSS is implemented as part of the broader security framework – ISO 27001/2. Connie's own consultancy company is also a participating organisation in PCI DSS, and is also building knowledge on Contactless and is familiar with the latest technology for Mobile NFC services.

Expertise

- Programme Management PCI DSS, PA DSS & PCI PED.
- Management & integration of Chip & PIN into EPOS systems
- Online technology incl. authorisation and transaction delivery.
- Specification, design, implementation and roll-out of EFT and Chip and PIN systems
- Testing EFTPoS & Chip & PIN products to ensure compliance, then obtaining type approval
- Presentations on PCI DSS, Chip & PIN & card acceptance at the point of purchase to a variety of audiences.
- Chairing conferences on the emerging technologies in payments.
- Strategic Consultancy and briefing papers in emerging technologies
- Full Project Life cycle exposure
- Sophisticated stakeholder, supplier and team management skills.
- Expert Witness working within the guidance defined under CPR [Civil Procedure Rules]

Post Office Ltd

On-going since May 2007

Connie has been project managing the project to achieve PCI compliance within Post Office Ltd since May 2007. This involved aligning PCI DSS with the ISO 27001/2 Security Standard and ensuring the main system supplier, correctly delivers PCI DSS compliance as part of the security framework that Post Office uses to manage security across the enterprise in their new Data Centres. As part of the role in Post Office, Connie has been liaising with Royal Mail Group, on a consultative bases, to help them achieve compliance on the products Royal Mail Group handle in the infrastructure. As part of the journey towards compliance Connie has drawn on her considerable experience in card processing at point of sale. The Post Office has also benefited greatly from Connie's in depth knowledge of all aspects of card processing and she has had considerable input to the Post Offices strategy for the next generation of card acceptance technology.

Connie attends the BRC PCI [British Retail Consortium] PCI group, which facilitates co-operation between 25 major retailers in the UK to address the challenges in delivering PCI DSS compliance within their companies. Connie has presented an in-depth review of the v1.2 version of the standard to both the Corporate IT Forum and to the BRC PCI group.

UK Payments Administration [APACS]

On-going

As chair of the HCIMA Hospitality Forum for Chip & PIN, Connie is privileged to represent the Hospitality industry at UK Payments on both the APG [Acquirer POS Group] and PCI DSS committees. Hospitality is the only group to be represented at this level and the invitation was extended because of the unique knowledge Connie has on implementing payment solutions at point of sale. That experience, primarily gained in retail environments, also extends to the hospitality industry. In June 2005 APACS specifically invited Connie to join the committee they were setting up on PCI. The first meeting under the auspices of APACS was held in July 2005 and met bi-monthly. The purpose of the committee was to resolve questions and issues in the earlier versions of the standard and agree a way forward so that the Card Schemes members – Acquirers could help their merchants move towards full compliance with PCI DSS.

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Payment Card Industry Security Council

On-going

In April [2009], the General Manager of the PCI Council specifically asked Connie to help with the Pre-Authorisation SIG. The request was made because of Connie's extensive hospitality experience and in-depth knowledge of the Card Operating regulations. The framework document for the Pre-Authorisation SIG has now been produced and one of the major UK acquirers has just sponsored Connie to help move the work of the SIG forward.

Atos Worldline Strategic Consultant

Duration Nov 2006 - March 2007

Over a number of years Connie has completed strategic briefing papers for ATOS. For the last engagement, Connie undertook some further strategic consultancy work on their payments strategy. The objective of the role was to raise the profile of Atos Worldline UK in the Payment Processing sector with key Institutions and professional bodies, consultants, key market influencers and potential business partners, identify areas for portfolio development around existing Atos Worldline UK core competencies, and to assist the UK Sales Team identify potential revenue opportunities from the emerging technologies. Connie wrote in-depth reports and ran workshops on Mobile [GSM] Payments, Contactless Payments, Two Factor Authentication, Managing Chip and PIN on IATA's CUSS Kiosk, Pre-Payment programmes in the UK marketplace, packaging the e-commerce payment solution. Connie also helped develop the strategy that led ATOS to set up their own PCI DSS service.

Bristol Office Machines. Senior Project Manager

Duration Nov. 2005 – Aug. 2006.

Project managed the strategic development of a unique handheld Mobile EPOS solution with Chip & PIN. Managed Suppliers and Stakeholders through the entire project life cycle to accreditation with Streamline. Led a virtual team of 12, consisting of developers and business analysts.

Key Achievements

- Built & managed the virtual team from diverse disciplines – Business, IT, Commercial within Strategic Partners, Suppliers and Client sites.
- Provided mentorship and guidance to the Business Analysts and Developers ensuring Best Practice, and in depth knowledge transfer of all aspects of EFT/Chip & PIN product knowledge
- Managed change of internal processes in the stakeholder environments and managed stakeholder expectation of delivered product
- Ensured allocated resource met with the project development and delivery requirements – forecasting effectively and planning activities.
- Responsible for resolution of project resource conflicts in supplier environments.
- Ensured the finished product met with the required standards of the Acquirer and Card Schemes whilst also ensuring the latest quality requirements for ROHS (health & safety guideline)
- Ensured Change Management agreement and its incorporation into the card switch processor's Disaster Recovery Plan and the buy-in of all relevant support areas of the pre & post implementation operational model.

Triangle Computers Ltd / IBM Premier Business Partner Change Manager

Duration Dec. 2004 – Nov. 2005

Participated in the Change Management process for IBM's business critical Chip & Pin solution for UK & Europe. Defined the Change Process to allow IBM to move from being tier 1 centric suppliers (large corporate merchants) to a supplier of a fully managed Chip & Pin service to mid tier (medium size merchants) using a VBM approach. Managed in a virtual team of 8, from 3 suppliers, consisting of business development personnel and business analysts to amend and implement the relevant changes to the software and architecture, to deliver the solution required.

Key Achievements

- Managed the virtual team's – deliverables and performance.
- Provided mentorship & guidance to the commercial team, to transfer skills & knowledge of card product.
- Managed change of internal processes in the stakeholder environments and managed stakeholder expectation of delivered product

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- Ensured the buy-in of all relevant support areas of the pre and post implementation operational model.
- Executed a disciplined approach to project planning and reporting. Ensured all executives and team members understood deliverables, dates, dependencies and risks and issues associated with implementing Chip & PIN in existing EPOS environments with integrated EFT.

FEXCO

Duration March 1999 – Nov. 2005

Programme Change Manager (Consultant)

Managed the development and implementation of FEXCO's Dynamic Currency Conversion service in stand alone terminals and integrated EPOS environments. A major skill and knowledge gap meant that Connie was required to train as well as develop and implement this solution. Value of Project £6 million. Led 2 teams, 6 Developers & BA's, Commercial team of 8 and the associated workstreams and deliverables for each team.

Key Achievements

- Representation of FEXCO to end customer at all stages of project lifecycle, particularly in area's of commerce and technical change.
- Provision of project performance metrics and status to Head of Delivery.
- Represented the project at Development Project Review meetings ensuring that the development was resourced, managed within budget and timeframe and met with portfolio requirements
- Managed Integration and Development programme, collective budget in excess of £6m. Delivering a high availability 24x7x365 service to exacting customer requirements.
- Ownership of all Change Management requirements to ensure highly manageable implementation process for all incoming / outgoing infrastructure elements within each individual work package
- Management of external & internal suppliers from initial contact through Statements of Work & deliverables
- Management and submission of business case and ongoing reporting of project status to FEXCO's Commercial Director and Technical Director for each Merchant Group. (Intercontinental, Savoy and Jury hotel groups).
- Delivery of project into a regulated environment, meeting all Card Scheme requirements for Card Processing.
- Ensuring Prince2 and Best Practices applied, in keeping with clients own internal initiatives

In-flight ATI

Duration Oct 1999 / May 2000

Solution Architect

Responsible for definition, specification and management of the tender and development process for an in-flight online authorisation service for airlines.

Key Achievements

- Devised the solution, which enabled 192 card transactions to be authorised in real time into a live authorisation host during a flight between Hong Kong and Frankfurt, using the SITA and INMARSAT communications infrastructure.
- Knowledge transfer to ensure full understanding of International & European regulations & environments.
- Negotiated the full acceptance of client as a third party processor within Visa, only the second time in its history [at the time] that such status had been given to a third party, without sponsorship by a financial institution.
- The Inflight project extended the boundaries of EFTPoS capability and gives testament to Connie's ability to develop innovative solutions for non-standard point of sale environments.

TEC UK Ltd

Duration Jan 1999 – April 1999

Rollout Project Manager

Planned and managed the rollout of an EPOS system to 172 Caravan Club outlets throughout the UK.

Forte Hotels

Duration Jan 1997 – Jan 1999

Rollout Project Manager

Planned and managed the rollout of **Forte's** Food & Beverage system to 100 PostHouse hotels and to some Forte London hotels, including the Grosvenor House Hotel. The role was to project manage the

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complete roll-out process, including the management of the activities of the supplier and other third parties. Connie ensured a cost effective and timely roll-out program was planned and executed, resulting in the project being completed on time and on budget.

A secondary role undertaken, while managing the main roll-out process, was to work closely with Micros to enable EFTPoS functionality in the 3700 Point of Sale device being installed in Forte. This involved re-specifying the interface used with the 3rd party EFT application and testing the completed software to ensure it complied with the card regulations and acquirer requirements. That work laid the groundwork for the extensive knowledge Connie gained on hospitality systems, which subsequently led Connie to found the highly regarded Hospitality Forum for Chip and PIN, when Chip and PIN was launched and to the recent request from the PCI council for Connie to participate in the PCI DSS Pre-Authorisation SIG.

PayPoint

Bid Consultant/System Design

Duration Aug 1995 – Dec 1996

Connie was specifically approached to evaluate the potential suppliers of the point of sale system planned to be used to process the utility payments, when the Gas and Electricity utilities were privatised. As part of the consultancy Connie wrote the requirement specification for this multi-functional terminal device, which is installed in small or medium sized retailers as part of the PayPoint service. During this time Connie also continued to work with a number of EPOS companies helping them to design and integrate EFTPoS technology into their EPOS systems.

Forte Hotel Group

Delivery Manager

Duration Feb 1995 to Aug 1995

Worked with the **Forte Hotel Group** helping them design and develop a fast self-checkout system employing both smart card and touch screen technologies. This was Connie first introduction to hospitality systems.

Le Riches Channel Islands

Project Manager

Duration October 1993 to Feb 1995

Project managed the tender process, design, development, roll-out and implementation of a terminal EFT solution with internal polling and bulk delivery of the card data to Barclaycard. Also managed the bid for the change of acquirer and then the migration of the card processing from the incumbent acquirer to Barclaycard. This project came about following a direct approach from Le Riches. Towards the completion of this project Connie evaluated what she was good at, what she was admired for and made the decision to follow that path rather than corporate life. This led to the set up of Kilrush Consultancy Ltd.

TEC UK

Project Manager & EFT Consultant

Duration Dec 1990 – Oct 1993

Project Manager in the design, development and delivery of an interfaced EFTPoS system to Wm. Morrisons - Supermarket group. Connie enabled the end to end solution and project managed the installation and rollout of the interfaced EFTPoS solution with the group's POS equipment.

Midland Bank [now HSBC]

Implementation Manager

Duration Feb 1989 – Nov 1990

Controlled the implementation of electronic card solutions for 57 major retail accounts. Also involved in the design and specification of Midland Banks EFTPoS terminal for small retailers

Barclaycard

Business Analyst

Duration March 1981 – Feb 1989

Contributed to the launch of Barclays PDQ off line service. Responsible for quality testing, specifying changes for the Fortronic F75 terminal, and drawing up operational procedures for the PDQ portable terminal. Wrote the original online and off line procedure guide for the Credit Card Technical Committee (CCTC)

AIB VisaCard.

Credit control, new card applications and credit limit increases departments.

Duration May 1979 – March 1981