



## SOLUTIONS THROUGH UNDERSTANDING

“ A valuable resource in the development of strategies and the design & development of innovative transaction based solutions for both the retail and banking industry. ”

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## Nick Green – Consultant Profile

Nick Green is a key player in the UK payment industry with over 20 years experience.

After 15 years in the communications industry specialising in data communications and networks.

He joined Barclaycard in 1983 [then the UK's only Visa acquirer] to manage their authorisation terminal estate. He managed Barclaycard's installation of the first electronic data capture terminals in the UK in 1986.

He has been active in the UK EMV programme since 1994 and in the Chip and PIN at Point of Sale migration. This resulted in his secondment to the UK Chip and PIN Programme Management Office in 2002 as assistant to the Technical Director.

Nick has extensive knowledge of and involvement with the UK Association for Payment Clearing Services standards [APACS60 (editor), APACS30/40 & APACS70 (past chairman) and APACS50/29 (past deputy chairman)].

He has presented the UK EMV Experience at seminars in the UK, Athens, Dublin, Sofia, Istanbul and Bahrain. As a Consultant within Barclaycard Merchant Services he supported internal teams and retailers in preparation for EMV.

Nick, in co-operation with Vodafone, is responsible for the development of the electronic mobile phone top-up concept and subsequent service. He was also responsible for designing and developing Barclaycard Business' Dynamic Currency Conversion terminal application.

Now an independent consultant in the EFT and EMV environment supporting acquirers, card issuers, retailers, EFT software vendors and terminal vendors in the implementation of EMV, Chip and PIN and transaction based solutions. Nick is also working with companies developing pre-paid /gift card products and with companies developing innovative products and services that utilise the new transaction infrastructure both in the UK and continental Europe.

He remains an active member of the UK standards groups and industry working parties representing Vendorcom (a community representing payment industry software and hardware vendors) of which he is an associate Consultant.

### Past & Current Clients

- certegy – card services • Aldata Solutions UK • Bank of Scotland [Ireland]
- Barclaycard Payment Acceptance • Bixolon - Korea • CreditCall Communications
- Fidelity National Information Services • FingerPIN • Fujitsu • Haltpay • Hypercom EMEA Ltd
- Ingenico EMEA • Ingenico UK Limited • JourneyPay • Liquid Telecom • MasterCard • MJL Ltd
- National Clamps • NoBarriers • Northern Leasing • PHB Contracting • PIN&WIN • PINRate
- Richard Betts • S2 Systems • Sagem Monotel • Secure Electrans • Silvercab • TNS
- UK Cards Association (formerly APACS) • Vendorcom • VeriFone UK • Vincenzo • Whitbread

### Key Skills and Experience

- Substantial experience in the telecommunications industry
- A wide knowledge of the card processing industry
- Past chairman of the UK Association for Payment and Clearing Services standards development groups, defining and implementing industry standards
- Extensive experience of the Electronic Funds Transfer at the Point of Sale including EMV
- ecommerce experience and business knowledge
- Strategic and Innovative thinker

“ When you're an industry leader, the only thing in front of you is the unknown. ”