

CURRICULUM VITAE – Connie Penn MIMC

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Summary

Connie is a hands on practical consultant and subject matter expert, specialising in all types of card processing incl. PCI DSS and Chip & PIN. She is fully conversant with banking practices in debit, credit and pre-pay payments and in the newest technologies supporting payment at Point of Purchase.

Connie is a subject matter expert 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 UKCA Standard 70, ISO Standard 8583 and SepaFast. For PCI DSS, Connie looks at the broader security picture and ensures PCI DSS is implemented as part of a security framework sometimes with ISO 27001/2.

Connie has extensive operational and technical experience, which is widely used to apply governance to card strategy within organisations. As well as the recent hands on experience of PCI DSS as a programme manager with a number of clients, Connie is experienced in the design, development and deployment of innumerable Chip & PIN/ EPoS integration projects/programmes within the UK & Ireland. Connie is currently working on the new standard for cards in Europe – SepaFast.

Her initial experience was gained in Allied Irish Banks, Barclaycard and at HSBC, then with the EPOS supplier TEC UK. She has consulted independently since 1993. Connie is a member of the Institute of Management Consultants. Kilrush is a Participating Organisation in PCI SCC since 2007.

I am always interested in enquiries for interim or fixed contract assignments that fall within my SME; in particular PCI DSS or other aspects of Card Acceptance at Point of Purchase. As we know PCI in particular is an on-going contractual requirement, so it is critical that merchants build the capability internally to be able to maintain compliance on an on-going basis. My unique expertise and successful track record enables me to empower my clients in a cost effective manner.

Areas of Expertise

- Extensive experience of working with the UK financial institutions at all levels. Sits on the UK Cards Acquirer Standards Compliance Group
- Specialist knowledge in major card regulations, particularly PCI DSS, EMV, UKCA and ISO 8583, SepaFast, ISO 20022 standards, reciprocity and acquirer regulations, magnetic stripe and EFTPoS technology
- Consultancy, subject matter expertise and Programme Management PCI DSS, PA DSS & PCI PED
- Card governance
- Management & integration of Chip & PIN into EPOS systems
- In-depth knowledge of online technology including authorisation and transaction delivery
- Specification, design, implementation and roll-out of EFT and Chip and PIN systems
- Hands-on experience 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
- Chairing conferences on emerging technologies in payments
- Strategic Consultancy and briefing papers in emerging technologies
- Sophisticated stakeholder, supplier and team management skills
- Expert Witness working within the guidance defined under CPR [Civil Procedure Rules]
- Extensive Solution design experience. Full Project Lifecycle experience from project start-up to implementation, using Prince 2 methodology

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Indicative Experience

- Currently engaged in developing the SEPA Cards Standardisation Volume – Book of Requirements v6.0 for Europe with the European Cards Stakeholders Group [CSG], which brings four sectors, [retailers, vendors, processors and card schemes] together to identify standards requirements and implement best practices to promote interoperability within the SEPA cards market. The initiative aims to remove technical obstacles to deliver a consistent customer payment card experience across SEPA.
- Working as an SME with Anne Summers, helping them achieve PCI compliance as a Level 2 merchant accepting payment across three channels – customer present, customer services [mail Order Telephone order] and eCommerce.
- Previously employed by the PCI Security Standards Council [PCI SSC] to facilitate a common definition of authorisation across the PCI payment brands.
- Elected twice to chair the UK Merchant PCI Working Group, which includes 34 major merchants, 3 UK card schemes [American Express, MasterCard and Visa], PCI SSC, UK Card Association and UK card acquirers, including Barclaycard, Worldpay, HSBC Merchant Services, Lloyds TSB and FDR.
- Managed PCI DSS for Post Office Ltd, 2007 – 2012, which led to their Certificate of Compliance December 2010.
- Participating Organisation of PCI SSC since 2007 and fully conversant with PCI DSS, PA DSS & PCI PED.
- Sponsored by Head of Compliance at RBS Worldpay in Oct 2009 to lead the UK contribution to the PCI DSS Pre-Authorisation SIG, set up to address the PCI challenges for Pre-Authorisation. Chaired a group drawn from the UK card acquirers, the card schemes, UK Cards Association and a small number of merchants
- In depth reports on contactless, prepaid, two-factor authentication and ISO20022.
- Chairs and speaks at conferences e.g. New Payment Channels 2007, 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 2007 – 2012 for PCI London, PCI Europe, PCI SSC, Barclaycard and Worldpay.

Career History

The UK Cards Association - On-going since June 2005

As chair of the HCIMA Hospitality Forum for Chip & PIN, Connie was privileged to represent the Hospitality industry at The UK Cards Association on both the APG [Acquirers' POS Group] and ASCG [Acquirer Standards Compliance Group] 2005 - 2007. Connie continues to attend both committees, as a card consultant and subject matter expert on card payment at Point of sale gained through here in-depth experience of payment design and compliance at Point of Purchase. She represented ASCG at the PCI DSS community meetings in Arizona and London in 2011 and in Dublin in 2012, to seek support for the Group's proposal for a Special Interest Group [SIG] to develop educational material for small merchants on how to trade safely online and to present the output from the SIG in 2012.

Connie has one-to-one bi-monthly meetings with UK Cards Association on different aspects of implementing card strategy at Point of Sale. UK Payments Administration reciprocated by supporting Connie as chair of the PCI DSS Pre-Authorisation SIG and as chair of UK Merchant PCI Working Group.

Intuitus Limited – On-going since January 2012.

Connie was engaged as a payments consultant and subject matter expert with Intuitus Limited in January 2012. Intuitus is a specialist provider of independent IT due diligence advisory services that inform a broad range of private equity, venture capital and debt-backed investments in virtually any market sector. Intuitus was looking for someone with a very good and current understanding of all aspects of bank card processing including PCI DSS, who could comment on the technical merits of a service offering and could provide an expert opinion (i.e. not a research-based exercise) on the likely market opportunity or demand for the service(s) being offered. On completion of the engagement, the Intuitus client provided the following observation *“Thanks again for what we see as a very useful and informative piece of diligence work. We would like to extend our appreciation of what is an excellently structured and considered piece of work. We particularly appreciate the advice given and I personally hope that we can employ you as a mentor for the service in the future”*.

Cavendish Hepburn March 2012 – Ongoing since March 2012

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Connie was invited to become a non executive director at Cavendish Hepburn in March 2012. Cavendish Hepburn provides an exclusive private and confidential career management, guidance and introduction service to Executives earning in excess of £100,000 basic salary and packages in excess of £200,000 seeking a new career opportunity. They make seeking that next career move for upper percentile Executives easier and more effective than replying or responding to job boards or adverts. They help maximise access to the Executive job market and what is commonly known as the "hidden market" - Executive positions that are not advertised anywhere!

UK Merchant PCI Working Group Chair March 2011 – November 2012

A member of UKMPWG since it was founded November 2007 and elected in March 2011 to chair the Group. UMPWG is a group of 37 level 1 and level 2 retailers who came together to find solutions and share experiences on becoming PCI DSS compliant. As chair of the group, Connie used the positive experience of attaining PCI DSS compliance in the Post Office, and additional PCI DSS experience with other clients to help the members and the industry as a whole, to better understand the benefits of compliance for card data, for the merchants' environments generally and for the integrity of card processing as a whole, helping to maintain confidence in the payment channel.

PCI Security Standards Council [PCI SSC] Sept 12th 2011 – April 2012

Retained by the PCI SSC to determine a payment industry position on pre-authorisation sensitive authentication data [SAD] as it impacts various merchant scenarios and to develop a common definition for authorisation, when it occurs and how the use of SAD, can be managed, to eliminate its inappropriate storage. This work involves direct communication with each of the 5 PCI card brands.

Post Office Ltd – Subject Matter Expert on PCI DSS May 2007 – March 2012

Connie managed the project to achieve PCI compliance. This included delivering PCI DSS Compliance for 30,411 Points of Sale across 11,000+ Post Office branches as well as defining the requirements and acting as the subject matter expert and main stakeholder for the implementation of a PCI compliant payment solution for one of their outsourced Call Centres. Aligned PCI DSS with the ISO 27001/2 Security Standard and ensured the main system supplier correctly delivered PCI DSS compliance as part of the security framework that Connie helped develop. Connie provided considerable input to the Post Office's strategy for the next generation of card acceptance technology and supported the Post Office's Legal and Compliance team on card governance. When Service Delivery and Information Security took ownership of PCI DSS in BAU in 2011, Connie was retained to support the PCI migration into BAU, to migrate payments to new platforms in "customer not present environments" and to support card governance.

Atos Worldline - Strategic Consultant 2006 - 2007

Reviewed the company's payments strategy and identified areas for portfolio development around existing Atos Worldline UK core competencies. Encouraged ATOS to set up its PCI QSA practice, ran workshops on Mobile [GSM] Payments, Contactless Payments, Two Factor Authentication, Managing Chip and PIN on IATA's CUSS Kiosk and Pre-Payment programmes in the UK marketplace.

Bristol Office Machines, Senior Project Manager 2005 – 2006

Project managed the strategic development of a unique handheld Mobile EPOS solution with Chip & PIN.

Triangle Computers Ltd/IBM Premier Bus. Partner Change Manager Duration Dec. 2004 –Nov. 2005

Consulted and participated in the Change Management process for IBM's business critical Chip & Pin solution for UK & Europe.

FEXCO, Programme Change Manager (Consultant) 1999 – 2005

Consulted on and managed the development and implementation of FEXCO's Dynamic Currency Conversion service in stand alone terminals and integrated EPOS environments.

In-flight ATI, Solution Architect 1999 - 2000

Devised a 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.

TEC UK Ltd, Rollout Project Manager, 1999

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

Forte Hotels, Rollout Project Manager, 1997 – 1999

Planned and managed the rollout of Forte's Food & Beverage system to 120 Forte Hotels and consulted with Micros Fidelio to enable EFTPoS functionality in the Point of Sale being installed.

PayPoint, Bid Consultant/System Design, 1995 – 1996

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Evaluated the potential suppliers for the point of sale system used to process utility payments when the Gas and Electricity utilities were privatised. Wrote the requirement specification for this multi-functional terminal device.

Forte Hotel Group, Delivery Manager, 1995

Helped the **Forte Hotel Group** design and develop a fast self-checkout system employing both smart card and touch screen technologies.

Le Riches Channel Islands, Project Manager, 1993 -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 acquirer. Managed the bid for the change of acquirer and the migration of the card processing.

TEC UK , Project Manager & EFT Consultant, 1990 – 1993

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