Doc. 470 Att. 13



Paul Turgeon

Vice President

Knowledge

Mr. Turgeon is a flexible, results-focused leader with deep experience in mission-critical transaction systems and the companies that have these systems at the core of their operations. His experience has included, but is not limited to, highly secured EFT (Electronic Funds Transfer) systems. His areas of competency include organizing, team selection, building and managing; project management, software development and back office operations organizations and technology. Industry breadth includes financial services, retail, healthcare and communications.

Mr. Turgeon leads our payments compliance practice for Hitachi Consulting.

Experience

Mr. Turgeon's relevant achievements include:

- Led the initiative to transition a company and its infrastructure from a bespoke software house to a software product company. An integral part of this effort was the creation of BASE 24 which is the acknowledged world leader in ATM and POS software for financial institutions and EFT networks, operating in over 80 countries around the world.
- Designed and developed a secure two factor Internet payments product, which has two patents pending, including the business model and the technology itself.
- Designed and developed secure money transfers product which has one patent pending, where money transfers are initiated by a consumer at their financial institution Web site resulting in funds being withdrawn from the sender's account and transferred in real time to any electronically accessible bank account, without requiring the disclosure of the receiver's private bank account data to the sender.

Mr. Turgeon's work experience includes:

- Enterprise Payments business unit directed an enterprise-wide1000 person team, located in five offices across the United States, providing settlement, interchange, compliance and exception item operations to financial institution and merchant customers on behalf of the US and international business units.
- Ensured excellence in product management for all technology platforms that provided settlement, interchange computation, compliance and exception (chargebacks) services for all card based payments.

- Developed a technology transition plan to provide customers a single access point across all business units for these services.
- Instituted technology consolidation roadmap for all switching platforms, in partnership with IT, on behalf of the enterprise.
- Managed 40-person software development organization focused on settlement / integration services.
- Led team in developing and implementing a custom software system for a major utility.
- Led the team that created FDC/ NYCE / Western Union business and technology model to launch Western Union money transfer products using a financial intuitions' home banking system and the debit network infrastructure for secure payment and the Western Union infrastructure for delivery.
- Managed a team that developed patent pending Internet PIN-ed debit payment system and the business and governance models for its deployment.
- Assembled a dedicated software development staff to replace outsourced programmers to maintain and modify a company's systems to meet the requirements of newly contracted customers and to support existing customers.

Jeff Gray

Director - Consulting Services

Knowledge

Mr. Gray is a Director with Hitachi Consulting. He has been in business and IT consulting for over 12 years with a focus on applying technology to solve business problems. Mr. Gray has developed expertise in the areas of IT strategy, software selections, application design and development, technical architecture design, enterprise application integration and business intelligence. He has worked with small, mid-sized and Fortune 500 companies in industries such as utilities, logistics, manufacturing, retail, government, education and high-tech.

EDUCATION

Mr. Gray holds a BBA in Management Information Systems from Texas A&M University Experience

Mr. Gray's relevant experiences include the following:

- Conducted a Strategic Information Systems Planning (SISP) initiative for a large aggregates company to align IT delivery capabilities with the global vision of the CIO. This included assessing the people, process and technology that supports the business and making actionable recommendations over a 1-3 year horizon.
- Architected and designed Services Oriented Architecture for a large multi-media and entertainment company. This architecture created an abstract business services layer between users and an ERP system (PeopleSoft) using BizTalk, iWay, K2 and SQL Server. This architecture has been used to deliver custom interfaces and processes while still leveraging a back end ERP platform.
- Architected and designed an Integration Bus for a financial services company. This integration bus used common schemas to tie together internal systems with external partners and customers. The core platform utilized Microsoft's BizTalk Server and custom components developed in C#.
- Architected and lead the implementation of an integration platform for a publicly traded restaurant and entertainment company. This platform ties together point of sale systems and internal systems to create a common view of a customer. The integration platform utilized BPEL and the Oracle Application Server technology stack.

- Architected and implemented an integration solution for a construction company that tied together an ERP system with spreadsheets and databases spread through out the field. The system pulled information from project managers and provided executive management with a detailed view of how the business was operating. The system utilized BizTalk Server, SQL Server Analysis Services and InfoPath.
- Managed the entire product lifecycle of a high-stakes testing application for a notfor-profit specialized assessment company. At its peak the project team consisted of 27 resources from various disciplines and companies. This application utilized the .NET framework, Java (full client), and Flash. This unique blend of technologies was used to effectively deliver a distributed architecture capable of delivering thousands of con-current tests.
- Managed an initiative for a large publicly traded utility to deploy very a sophisticated web based business intelligence application. The application made extensive use of Microsoft and Business Objects products. The end result was a web based application that heavily used the Business Objects SDK and Web Intelligence SDK to seamlessly integrate the business intelligence offering with a web based portal.
- For a large craft retail chain, developed requirements and design documentation for a content management system as well as a public site. After design, continued with implementation using the J2EE framework on the WebSphere Application server and deployed to the AIX platform.
- Developed prototype, requirements and design for logistics web portal/exchange. Design was done using a J2EE framework similar to the Application Programmers Model outlined by Sun and implemented on the WebLogic Application server platform.
- Part of design team for web based order entry for a multi-national logistics company. Design involved integrating existing i2 Transportation Manager application with a new web based front end that would eventually be part of a larger web based portal. The design effort used J2EE as the integration and development technology.
- Lead two sub-projects of a larger initiative involving a total of 12 projects. The first project involved creating and implementing best practices as related to an Internet/Intranet/Extranet environment for an international utility. The second

project involved evaluating, selecting, and implementing tools surrounding the Internet/Intranet/Extranet environment.

• Worked on a development team responsible for a software product offered by a supply chain software vendor. Work surrounded use of Visual Basic and numerous components. Also made recommendations and provided guidance in resolving disparities on operating systems as related to the company's software product. Mr. Gray was also, part of an effort to internationalize the software product.

Harry Abell

Architect, Strategic Technology Solutions

Knowledge

Mr. Abell is an architect at Hitachi Consulting. He has over 20 years of Information Technology experience in various organizations ranging from project management and application development management to IT Director. He has personally been responsible for projects ranging in size from thousands of dollars up to millions. In his role as an Architect at Hitachi Consulting, he provides IT and BPO Outsourcing consulting, technology assessments and planning, IT planning and implementation, IT infrastructure assessments, technology systems hardware and software - architecture analyses, IT organizational structure analyses, and IT cost management services to clients.

Mr. Abell has a strong background as a former IT Director and as a consultant on many large highly complex projects. His skills include IT business planning, analysis and management, large-scale project management, IT operations and process analysis and design, ITO and BPO assessments and sourcing selections, contract negotiations, business continuity and disaster and recovery planning.

EDUCATION

Mr. Abell has a Master of Business Administration degree in Data Processing from the Florida Institute of Technology and a Bachelor of Business Administration degree in Management from the University of South Florida.

Experience

Mr. Abell's relevant skills and experience includes:

- Development and implementation of strategic technology business plans and associated operating plans as well as feasibility studies, business cases, and technical analyses.
- Strategic information technology planning, architecture analysis and design.
- CIS software implementation including project planning, technical project work, quality assurance and software selection.
- Development of outsourcing strategy, assessments, analyses and sourcing selections including vendor negotiations for both IT and Business Process outsourcing.
- Information Technology assessments including technology infrastructure, application development and management, IT organizational processes and structures, and overall IT cost management.

 Development of policies, standards and operating procedures for IT operations including data centers, telecommunications, applications, help desks, networks, data management and change management operations.

Mr. Abell's consulting project work includes:

- Led team in developing and implementation of a custom software system for a major utility.
- Led team in analyzing sourcing requirements and implementation for a large health care organization for an asset management system.
- Led in developing a program to improve the reliability and availability of key applications and systems resulting in significant improvements and lower costs.
- Led a team in developing and implementing a safe and effective access platform, to core programs on the customers network, to an off shore team. Resulting in over a 50% cost reduction.
- Managed a project providing the migration from a two tier to a three tier infrastructure system for a major electric utility. Completed on time and under budget.
- Managed technology architecture assessment for a large utility company to insure compliance with SOX, GBLA, PCI and other regulatory authorities.
- Led an assessment of information technology organization, processes, systems and services for a software development company. This assessment included a review and analysis of IT organization, technology infrastructure, telecommunications, the installed ERP system, IT processes and procedures, IT costs, outsourcing opportunities and disaster recovery needs.
- Provided an assessment of national technology infrastructure for a software development company including business recovery needs and outsourcing opportunities. Systems included software and hardware systems employed by the company.
- Provided subject matter expertise in development of an RFP and evaluation/analysis tools to outsource information technology functions for a major utility support provider.
- Led the development and implementation of firewalls and security devices for one of the top 5 Technology Consultant Companies for connections to their clients.
- Led an assessment of information technology structure, systems and services for a large mainframe system for a major utility company. This assessment included a review and analysis of IT organization, technology infrastructure, and IT costs.

- Led team in analyzing, designing, planning and implementing network changes, new email systems, security and overall directory design.
- During his career, he has organized and developed the selection and implementation of dozens of hardware and software packages. He has developed implementation plans, disaster recovery plans, returns on investment analyses, and managed dozens of projects to a successful conclusion.

Other relevant Experience:

- Formerly an adjunct professor at a large public university. In the Information Technology program of the University, he developed the course for the Network Management curriculum and taught the first classes.
- Formerly chairman of an electric utilities technology consortium. Focused on developing better coordination and communications between individual utilities.