

2010 – now**BSP**Port Moresby, PNG
Head of Information Technology

Responsible for the Information Technology of the Bank. BSP is the largest nationally owned bank in PNG and with 50+% market share for both loans and deposits. The Group has significant bank businesses in PNG and 6 countries in the Pacific. In most of these locations the economy wouldn't function without BSP. In PNG it maintains a branch network of 88 branches, an agent network, 300+ ATMs and 8,000 POS terminals. We have now embarked on penetrating the unbanked market by sending teams of staff to remote areas using our award winning (tablet based) mobile banking solution that services customers and opens accounts anywhere we can get a 2G phone signal.

I have aligned the IT organization with the bank's business strategy and delivered substantial improvements in services. In a short space of time I built an outstanding Leadership Team and developed an IT Vision. The three mantras for delivering the Vision are 1) Process; 2) Discipline; and 3) Follow Through. Successes are:

- For item processing, migrated from manual exchange of physical checks to full truncation in a single step (a central bank initiative in which BSP was a primary mover)
- Introduced USSD Mobile Banking which provides a new revenue channel for the bank and increased monthly transactions from 200,000 to 3+ million per month. We also have a smartphone app targeted at premium customers.
- Upgrades performed to all primary bank computers – iSeries, Stratus and blades.
- Supervised the construction of two modern data centers to provide resilience for the business. These are considered to be the best data centers in PNG.
- Migrated a significant number of systems to VMware.
- Upgrade of the SAN, which would have fallen over if not addressed as a matter of urgency.
- Significantly improved end user service with all customer facing systems achieving availability of 99+%.
- Introduction of mobile carrier-based network links with remote branches – a significant challenge in PNG; this increased bandwidth from 128K to 2Mbps for all branches.
- Commenced exclusive use of dark fiber in the capital (Port Moresby) area.
- Constructed and made operational a NOC for monitoring system and endpoint availability.
- Implemented full featured, in-depth iSeries monitoring software.
- Implemented a new Treasury system, integrated with core banking and inward remittance systems.
- Implemented a new system for inward and outward remittances across the bank.
- Implemented new systems for loan origination and for collections of past due loans. These are separate systems from different vendors, not a combined system.
- Upgraded both Retail and Business Internet Banking systems, including eStatements, eliminating a major headache because the post office in PNG only delivers mail to PO boxes. Corporate banking also includes market leading FX and relationship capabilities.
- Launched a corporate card using MasterCard – the first MC issuer in PNG.
- Provided Acquiring functionality on ATMs and POS devices for all card types – local PNG banks, Visa, MC, Union Pay and Pulse; these were previously available on some but not all channels.
- Provided the technology to launch chip cards for both Issuing and Acquiring in both POS and ATM channels. This is in PNG and will be enabled in the Pacific countries in the near future.
- Implemented SMS Alerts to inform customers of bank-related account activity.
- Implemented realtime fees to avoid fees accumulating and surprising customers at the end of the month.

Neil Gamble

2007 – 2010

HP Enterprise Services, South Pacific
(formerly EDS)
Sydney, Australia
Program Manager

Program Manager in HP Enterprise Services (HP ES). In 2008 I completed an M&A assignment as Program Manager integrating a WA entity into a Queensland-based bank. In this role I was responsible for all transition activities – infrastructure, branches, call centre, applications and BPO. Prior to this I worked with a significant EDS customer to implement a credit card system using a utility model.

As HP ES' financial services practice was small I was assigned into other industries. I was assigned to work on the replacement of the "Intelligent Network" component of a mobile phone company in Australia. This is the nucleus of a phone company's capabilities, as it directs traffic between the physical networks and the business [accounting] systems; it records timings of interactions for authorization and billing purposes. In this project I led a team of onshore and offshore resources to ensure the new system's performance meets expectations. Development activities were performed in India, testing was performed by offshore resources using facilities in Australia and the execution of the actual performance tests performed by a mix of onshore and offshore resources.

2005 – 2007

the RUNR Organization Limited
Wellington, New Zealand
Managing Director

Assigned full-time to Westpac NZ as IT Program Manager. Accountable for projects dealing with Westpac's IT infrastructure with a budget of \$15 million – 30% of the Bank's IT Project spend. The program's role was to support the multi-channel demands of today's banking world from a legacy environment and ensure that it was upgraded to meet current & future needs in a transaction-efficient and cost effective manner. At the end of the assignment the role was successfully transitioned to IBM.

2002 – 2005

IBM Business Consulting Services
based in Bangkok, Thailand
Assoc. Partner, ASEAN

Responsible for credit card and retail payment services in ASEAN, with additional sales and project activities in China. Involved in all aspects of the business development cycle and successful delivery of innovations to customers.

The major success was business consulting in the establishment of a credit card business in the Bank of China, Beijing, which required a near full-time presence in Beijing for 9 months during the sales cycle and implementation. (Interestingly, the implementation occurred during the time of the SARS outbreak leading to difficult conditions for all client contact and interaction, ultimately dictating the movement of all project resources – IBM and BOC – to a residential facility outside of Beijing to continue the project.)

Neil Gamble

1999 – 2001

Capital One Financial Services
Richmond, VA, USA
Banking Division CIO

Responsible for Capital One's banking technology and moving from traditional Host processing to an e-commerce environment. Capital One's bank had no Internet presence when I joined and creating this was my major focus. Applications for CDs and Money Market Accounts (MMAs) were brought to the Internet in October 1999 and in 18 months accounted for 25% of all originations; an online account servicing function was piloted from January 2001 and launched to external customers in May 2001.

Capital One viewed banking as a funding vehicle for its credit card business. It also processed the security portion of the secured credit card product. In September 1997 Capital One purchased a \$400 million portfolio of CDs from JC Penney and developed it to \$8 billion in 2001. This growth was driven by superior rates and customer service. We improved customer servicing alternatives by adding robust Internet, IVR and ATM channels.

My work in Capital One revolved around leadership – giving an identity to Bank IT associates and raising their morale. I doubled the size of the Bank IT team, focusing on bringing aboard internal COF talent to the exciting online delivery projects needed to enhance the bank's capabilities. Together with my Marketing and Operations peers, I was instrumental in changing the bank into a Line Of Business.

Capital One's banking strategy revolved around leveraging electronic payments, stored value debit cards and developing relationships with the credit card base of around 40 million customers. Together with my Marketing and Operations peers, I was instrumental in both developing and analysing this strategy.

During strategy development I kept associates motivated and committed to the banking area by using R&D efforts to make a head start on the Internet servicing area, involving them in payment-related e-commerce projects (C2C) and investing in their skills development. This resulted in the Internet-based account servicing system that Capital One used for banking at the launch of online account servicing and the business rules it employed were later used in the IVR system – a fine example of object oriented development.

1996 – 1998

Bank Papan
Jakarta, Indonesia
Executive Vice President

Recruited as Chief Information Officer. Bank Papan specialized in mortgages – in the 1980s and 1990s it was the largest non-government provider of mortgages in Indonesia. The bank was acquired by an investment group as a vehicle to provide self-service retail banking featuring remote delivery channels. To achieve this it needed a significantly more robust technology platform, which was addressed in a three year Plan I developed. The basic outline was to stabilize the bank's technology in Year 1, implement an object-oriented platform for one delivery channel in Year 2, and migrate all delivery channels in Year 3. The Asian economic crisis stopped activities after two years, with the migration to the technology strategy on schedule and on budget.

Neil Gamble

The first year was spent on two major deliverables: 1) Migrating all bank product processing to one Host system; and 2) Achieving integrity in processing and reporting of the bank's financials. All goals for Year 1 were completed by November 30, 1996 – from a standing start.

I built, virtually from scratch, and managed a team of 50 and leveraged an additional 50 third party resources, giving a total of 100 people working on various projects. Third party resources were located in Jakarta, Singapore, England and the US west coast.

Seeing the lack of qualified resources in the country for both AS400 and IBM mainframe resources I recommended, and the Board of Directors approved, outsourcing all Host processing. Contract discussions with IBM started in May, with contracts signed in June for mainframe and September for AS400; mainframe processing commenced in September and AS400 migration was completed in December.

In Year 2 we introduced an independent "Front-End" Delivery System. This would ultimately process all customer transactions and funnel them to the Host, which would provide the 'balance of record' and the backbone of the bank's accounting -- every day accruing interest, generating the bank's financials, producing customer statements and providing extracted MIS data as required. I wanted a Delivery System that separated the business logic from the code required for handling the physical device; that is, an account-to-account transfer is the same whether it originates from an ATM, teller, telephone or the Internet; the trick is to separate the business rules from the device handling logic.

We implemented the Delivery System in 1997 using one channel. We selected the Internet as it represented the smallest set of transactions, yet offered the greatest PR potential. Bank Papan's Internet banking was the first implemented in Indonesia and the fifth in SE Asia. The project started in March and was completed in December. The web servers were located in the US using the facilities of an Internet banking software provider; they sent messages to Bank Papan in Indonesia using a leased line across the Pacific.

In addition, the second year of the plan saw a series of Technology achievements to provide service-oriented banking:

- Modifications to the Host to provide a combined, relationship statement to customers for all of their (bank) accounts. This was further augmented by service charges based on relationship balances.
- Implementation of a loan origination system for mortgages. This system took advantage of process re-engineering initiatives and workflow rules to reduce the mortgage approval from eight days to one¹. It also incorporated a multiple listing facility for the business to re-position its services to obtain new loans acting as a property consultant.
- Launched a credit card (issuing) business, using CardPac. Systems work started in September and the card was launched to the public in March.
- Implemented a collections and recoveries system to process past due loans and recoveries.
- Launched ATMs to customers and joined the largest Indonesian ATM network.
- Launched a customer-card relationship system; this allowed all customer accounts, both bank and credit card, to be linked to one ATM card and each ATM card linked to one customer record. This integrated external accounts (like credit cards) and featured unrestricted, automatic linkage of accounts to cards.
- Provided the systems support to launch a 24 hour call centre, with seamless access to both bank and credit card products from each call centre workstation.

¹ There is no credit bureau in Indonesia, which made the credit risk decision ... challenging

Neil Gamble

- Front-ended the call centre with an IVR featuring a customer-relationship script that delivered internationally competitive service levels (best performance highlighted):

Item / Transaction	Citibank Indonesia	Citibank New York	Bank Papan Indonesia
Current Account Balance Inquiry	78 seconds	40 seconds	33 seconds
Savings Account Balance Inquiry	94 seconds	49 seconds	38 seconds
List the Last 6 Transactions	172 seconds	122 seconds	126 seconds
Transfer Money Between Accounts	185 seconds	108 seconds	43 seconds

- Augmented the call centre with CTI capability to allow the call centre officers immediate access to customer relationships when a call was transferred from the IVR.
- Establishment of the IT infrastructure for the trading room and the selection and implementation of the bank's trading systems using the Boston Treasury Systems product for front and back office processing.

1984 – 1996

Citibank

Singapore, Indonesia, USA, Belgium, Thailand and Japan
Manager, Assistant Vice President and Vice President

Joined in Singapore in July 1984 as a Manager in the South Asia Regional Systems Group. Promoted to Assistant Vice President in 1987. Promoted to Vice President in 1989. Initial responsibilities for the functions of South Asia Regional User Support Manager and Regional Systems Manager. Transferred in 1988 to the CSG International Systems office in New York as Requirements and Relationship Manager. Transferred in 1990 to Citibank Belgium. Transferred in 1991 to Citibank Indonesia. Transferred in 1995 to the Asia Pacific Division Systems Office in Singapore.

My first responsibility in Citibank was to project manage Citibank Singapore's creation of a separate retail banking system from the one system formerly used for both corporate and retail bank processing.

Between December 1986 and December 1994 I specialized in a retail banking system internationalized by Citibank, now marketed by Fiserv on the international market as CBS International (ICBS).

Starting December 1986, I was responsible for all the user-oriented tasks in the Citibank Japan implementation of ICBS, which was the first in Asia Pacific. Japan successfully implemented the Customer Information System, transaction deposit, teller and GL functions in August 1987.

In 1987-88 I was responsible for all user-oriented tasks - procedures, training and testing - in Citibank Indonesia, which successfully implemented the CIS, transaction deposit, time deposit, teller, ATM and GL functions.

In CSG-IS, New York, from 1988-90 I was responsible for relationship management with Citibank Greece, later adding the Netherlands and France businesses; based on my personal history I also participated in the Indonesia and Japan relationships but was not responsible for them. While in New York I led the Requirements and UAT efforts for the later ICBS releases, covering GL and Deposit functions.

In Belgium I was the project manager to implement ICBS and convert from the existing systems of both Famibank and Banque Sud Belge. ICBS provided the system platform for integrating Famibank and BSB into one entity, Citibank Belgium, which was then launched as a full-service retail bank for upscale Belgian customers. After modifications to accommodate local market requirements, all liability products of both banks were converted to ICBS in 14 months. Specifications, certification testing and user training were performed by a team I managed in Citibank Belgium. System modifications were made by a Citibank team I managed in Manila.

Neil Gamble

I returned to Citibank Indonesia in 1991 as the Systems Development Manager for the retail bank, responsible for all retail banking application development and maintenance. Local development of ICBS from 1988 to 1991 resulted in internal balancing inconsistencies, because experienced staff left for other banks and their successors made changes without adequate research. I was sent back to Indonesia to bring the system under control, develop the systems team and provide a base for continuing product and systems enhancement. After 6 months, the system's internal checks and balances were returned to normal and the integrity of the system was accepted by both the business and the Audit Division. The result of this assignment was a significant improvement in the abilities of the Citibank Indonesia systems development department and increased respect for their performance and deliverables. Significant development work for Citibank Indonesia was done by an Indian software house, Nucleus; I was directly responsible for the Nucleus relationship and performance.

In the Asia Pacific Division office, starting January 1995, I was the Business / Technology Relationship Manager for the Asia Pacific Consumer Bank's drive to centralize all technology (planning, development and processing) in Singapore using the mainframe-based Systematics product. Responsibilities included providing Citibank knowledge to a startup department, training country personnel in the new systems, organizing and managing the systems certification process with the country business and providing trouble-shooting (including project management) to projects on an as-required basis.

1977 – 1984

Accenture¹

Australia, Malaysia and Singapore
Staff Consultant and Senior Consultant

Supervised numerous high-level automation system implementations and managed the development of several strategic system plans.

In Australia I developed strategic plans which identified the systems a business should implement, the hardware to be used and their costs and benefits. Of the eight plans developed, seven were implemented. The plans were developed for companies in the newspaper publishing, brewing, distribution and banking industries. The public sector areas covered were building, shipping and local government.

In 1980-81 I was the senior technical analyst for the Savings Account and Sijil Simpanan Premium² systems of Bank Simpanan Nasional in Kuala Lumpur, Malaysia. The bank used funding from a World Bank loan for Andersen Consulting to develop these base systems. Both were custom developed Cobol systems running on IBM 43xx mainframes using VSE. I was responsible for the technical design of the Savings Account system, data and programs, as well as on-going program supervision. I wrote the I/O modules used for actions against all files -- opening, closing, reading, writing etc. I wrote all the critical programs specifications, supervised all (Cobol and JCL) coding and supervised all unit and system testing. While we didn't refer to it this way at the time, the I/O modules were my first exposure to reusable object oriented code.

Education

Bachelor of Economics (BEc), University of Sydney, Australia 1978

¹ Actual experience with Arthur Andersen & Company, Management Consulting Division; this became Andersen Consulting in the late 1980s and Accenture in 2001.

² Sijil Simpanan Premium means Premium Savings Certificate in English. The system provided a perpetual lottery, where customers purchased certificates of a fixed denomination, eligible for scheduled lotteries. The bank awarded prizes and paid no interest.