

NOW RETIRED

2019 – 2023

the RUNR Organisation Pty Ltd
Australia
Managing Director

Consulting on the implementation of the REPS project for the Bank of Papua New Guinea (BPNG, the central bank)

REPS (Retail Electronic Payment System) is a part of PNG's National Payments Strategy to implement a national switch enabling an equal playing field for all organizations wanting to offer payments in the retail environment. This includes banks, Savings & Loans (S&Ls), telcos, microbanks and Payment Service Providers (PSPs) others who meet the criteria defined by BPNG.

The system went live in July 2019 and processes 3 million transactions per month, valued at PGK 400 million, on ATM & POS channels. Member account-to-account transfers are processed with immediate value to the beneficiary. An upcoming enhancement will be the expansion of Members to include mobile networks, PSPs and more microbanks / S&Ls. The new iteration of immediate payments will provide data rich payments using the ISO 20022 message format.

2010 – 2019

BSP
Port Moresby, PNG
Head of Information Technology

Responsible for the Information Technology of the Bank. BSP is the only nationally owned bank in PNG and dominates the market with 50% of both loans and deposits. It also has significant businesses in Fiji, Solomon Islands, Tonga, Samoa, Vanuatu and Cook Islands. In most of these locations the economy wouldn't function without BSP. In PNG it maintains 88 branches, an agent network, the largest number of ATMs (300+) and POS terminals (8,000+). With over 1.2 million customers BSP embarked on penetrating the unbanked market by sending teams to remote areas using its award winning (tablet based) mobile banking solution that performs account opening and financial transaction processing anywhere that has a 2G phone signal.

I aligned the IT organization with the bank's business strategy and delivered substantial improvements in services. In a short period of time I built an outstanding Leadership Team and developed a Vision to guide the 150 IT staff.

Significant achievements were:

- 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 market mover).
- Replaced the market leading SMS Banking system with menu based Mobile Banking. BSP won an international award for its innovative MB service. MB's easy to use UI increased transactions from the SMS Banking peak of 100,000 per month in mid-2012 to 2.5 million per month with a corresponding increase in bank revenue.
- Launched a smartphone app (available on iOS, Android and Windows Phone platforms).
- Implemented SMS Alerts as the foundation of 2 factor authentication and to inform customers of account activity.
- Upgraded both Retail and Business Internet Banking systems, including eStatements, eliminating a major headache because the post office in PNG does not deliver mail except to PO boxes. BSP's Corporate Internet Banking includes market leading FX and relationship capabilities.
- Implemented real time transaction fees to improve transparency for customers.
- Upgraded all primary bank computers – iSeries, Stratus and blades.
- Migrated a significant number of systems to VMware.

Neil Gamble

- Upgraded and expanded the SAN based on 3PAR technology.
- Consistently deliver 99+% availability for all 24/7 customer-facing systems.
- Introduced mobile carrier-based links with remote branches – a significant challenge in PNG – increasing bandwidth from 128K to 2Mbps in all branches.
- Commenced exclusive use of a dark fiber ring in the capital city (Port Moresby) area.
- Built an interim DR center based on HACS technology – the first in PNG.
- Completed construction and commissioning of two new purpose-built data centers – one Primary and one Secondary; on completion of the new facilities the interim DR center was decommissioned.
- Constructed and made operational a NOC for monitoring system and endpoint availability.
- Implemented a new Treasury system integrated with core banking and remittance systems.
- Implemented a new system for inward and outward remittances across the bank.
- Launched a corporate card using MasterCard – making BSP the first MC issuer in PNG.
- Implemented EMV card issuing and acquiring.
- Provided Acquiring functionality on ATMs and POS devices for all card types – Visa, MC, Union Pay, local PNG banks and Pulse; these were previously available in some but not all channels.
- Took over IT functions in 5 Pacific countries without increasing staff levels either in head office or in-country, providing improved service levels to each.

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 building society into Bank of Queensland. In this role I was responsible for all transition activities – infrastructure, branches, call centre, applications and BPO. Prior to this I worked with a large EDS customer to implement a credit card system, using a utility model, which processes approximately 25% of the credit card volumes in Australia.

Because HP ES' financial services practice was small I was later 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 call timings for authorization and billing purposes. I led a team of onshore and offshore resources to ensure the new system's performance met expectations. Development activities were performed in India, testing was performed by offshore resources using facilities in Australia and execution of the actual performance tests done by a mix of onshore and offshore resources. I then initiated deployment activities to move the system into production mode and start account migration to the new system.

2005 – 2007

the RUNR Organisation 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 ensure the legacy environment was able to cope with the multi-channel demands of the new banking world and it was upgraded to meet current & future needs in a cost effective manner. At the end of the assignment the role was successfully transitioned to IBM.

Neil Gamble

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. I was involved in all aspects of the business development cycle and successful delivery of innovations to customers. The major success during this period was a business consulting project to establish a credit card business for the Bank of China in PRC which required a near full-time presence in Beijing for 9 months during the sales cycle and implementation. (Interestingly the implementation occurred during the SARS crisis, leading to difficult conditions for client contact and interaction, ultimately dictating the movement of all project resources – both IBM & BOC – to a residential facility outside of Beijing to continue the project.)

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 after 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 deposit 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 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 data mining relationships in the credit card base of around 40 million customers. Together with Marketing and Operations, 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 in the Internet servicing area, involving them in payment-related e-commerce projects (P2P) and investing in their skills development. This resulted in the Internet-based 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 good example of object oriented development.

Neil Gamble

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.

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 implemented a Front-End 'Delivery' System. This would ultimately process all customer transactions and route 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 and 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 handle past due loans and recoveries.
- Launched ATMs to customers and joined the largest Indonesian ATM network.

¹ There was no credit bureau in Indonesia, which made the credit decision challenging

Neil Gamble

- 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.
- 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.
- Established the IT infrastructure for the Treasury trading room; selected and implemented a dedicated treasury system for the front and back offices.

1984 – 1996

Citibank

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

- Joined in Singapore as Manager of the South Asia Regional Systems Group.
- Initially responsible for Regional Systems Manager and Regional User Support functions.
- Promoted to Assistant Vice President in 1987.
- Transferred in 1988 to New York as Requirements & Relationship Manager in the consumer bank's International Systems office.
- Promoted to Vice President in 1989.
- 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, now branded as Signature).

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

In 1987-88 I was responsible for all user-oriented tasks in Citibank Indonesia, which successfully implemented the CIF, 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. While in New York I led the Requirements and UAT efforts for the later ICBS releases covering GL and Deposit functions.

Neil Gamble

In Belgium I was the project manager to implement ICBS and convert from the existing core banking 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. 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.

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 1989 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 team and increased respect for their performance and deliverables. Significant development work for Citibank Indonesia was done by Nucleus, an Indian software house; 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.

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.