

## CURRICULUM VITAE: MIKE HENDRY

J.M.G. HENDRY  
Eastlea  
Felix Lane  
SHEPPERTON  
Middx TW17 8NN  
Tel: 01932 248628

British  
Born 25th April 1949 in Glasgow  
Married, no children



**A consultant and manager with broad experience in planning and developing technological products and services. Specialises in card payment systems and data communications security. Multilingual with extensive international experience in a wide range of industries.**

---

### Degrees and professional qualifications

---

Master of Arts (Cambridge University)  
Master of Business Administration (IMI-Geneva)  
Chartered Engineer  
Certified Diploma in Accountancy and Finance  
Member of the Institution of Electrical Engineers

---

### Detailed experience

---

- 2002 - 2005      Technical & Operations Director of the UK Chip & PIN Programme. Responsible for all technical & operational aspects of the rollout of PIN Cardholder Verification for credit and debit cards in the UK. This challenging cross-sector programme involved banks, retailers, Government, consumers groups and suppliers in a trailblazing national programme to upgrade or replace 120 million credit & debit cards, 850,000 points of sale and 40,000 ATMs.
- 1993 -            Freelance consultant in payment systems and data communications. Customers include card issuers, retailers, transport operators, EFT-POS terminal manufacturers and service providers in the UK, Europe and Asia. Main areas of activity include:
- Smart card (chip card) developments in banking, retail and public transport sectors, especially EMV projects, multi-application card systems, retail loyalty and security of chip card systems.
  - Card management and transaction authorisation systems.
  - Security and risk management in transaction-based networks.
  - Satellite data communications.
- Chairman of Smart Card Club Finance Forum 1996-98. Project Manager of British Retail Consortium Chip Architecture Project. Member of APACS 70 standards committee.
- 1989 - 1993      Development Director, Cardcast Limited
- Cardcast (now Retail Decisions plc) was the first commercial service for the distribution of large-scale electronic "hot card files" from banks to retailers. As one of the founders of this company, was responsible for the original business concept, planning and funding, including raising £1.2 million of venture capital in 1992.
- Responsible for marketing and technical development, liaison with third parties and international developments. Also directly involved in the support of a number of key accounts, including Midland and National Westminster Banks, Tesco, Sainsburys, Next

and Debenhams.

1982 - 1992 Freelance consultant in international business development, working for a number of American, Swiss and Swedish companies on the introduction of products and services (mostly in electronics and software) into the UK and continental Europe.

1986 - 1992 Managing Director of Registrator Industries Limited, the UK sales and marketing subsidiary of a Swedish manufacturer of intelligent terminals and data communications equipment. This involved building an operation from scratch to market leadership, and included negotiation with and appointing distributors, selection and management of personnel, accounting and legal, technical and sales support, and direct sales.

Major customers handled directly included National Westminster Bank, Vestric, Horizon Holidays (design and sale of a complete system for broadcast databases to travel agents), Littlewoods/Index and TWIN Network (a division of Whitbread).

Other major projects during this time included:

CACI Inc-International: Research, planning and setting up of a European operation for the Market Analysis Division of this major US software and consultancy company. Management of the Munich office and advice with the subsequent sale of the operation to local interests. Major customers included Halifax Building Society, Next, Pitstop, Esso, Bally (UK), ICA (Sweden), Deutsche Bank, Karstadt, Next (Germany), Crédit Lyonnais (France).

Frost & Sullivan Inc, New York: Preparation of several major reports on the European market for computer-related products and services (see list of publications).

Multi-client study of contract manufacturing in electronics in the Far East.

The Boots Company: development of a technology sales and licensing programme for the USA.

1975-82 W.S. Atkins Group, Epsom

1982 Planned development of an energy planning/energy economics business within the Atkins Group.

1979-81 Engineering and project management for computer systems company in group. Responsibilities included technical control and coordination, customer liaison and project control, company budgeting and procedures.

1977-79 (On secondment to Brown & Root (U.K.) Limited, London) Design and procurement of control systems for oil and gas platforms.

1975-77 Consultancy for real-time computer systems in control and information applications. Projects included steel mills in Algeria and Morocco, and the St Fergus Gas Terminal.

1973-75 Central Computer Agency (Civil Service Dept)

Computer systems design appraisal and consultancy. Section leader responsible for technical aspects of large data-processing systems procurement.

1970-73 GEC Electrical Projects Ltd, Rugby

Design and installation of computer systems for steel mills in England and Spain.

---

## Education

---

1981-82 International Management Institute, Geneva: M.B.A. (with distinction).

1967-70 Corpus Christi College, Cambridge: Mechanical and Electrical Sciences

---

## Languages

---

English: mother tongue	Swedish: working knowledge
French: fluent	Italian and other Scandinavian languages: reads
German: fluent	Russian: basic conversational
Spanish: working knowledge	

---

## Interests

---

Rowing: coach and participant. England coach (1975-76), team manager (1977-81) and selector (1982-1991).  
Ski mountaineering.  
Classical music.  
Travel and international affairs.  
Reading and writing.

---

## Publications

---

"East-West contrasts" (in multi-application cards) – European Card Review, 7.05  
"PKI is dead - Long Live Public Keys!" - Smart Cards Now, 11.02  
"Cross-border low-value payments" - in [ePSO Newsletter no. 14](#), 5.02  
"The Internet Open Trading Protocol: What is it and why is it needed?" - in [ePSO Newsletter no. 12](#), 2.02  
"Smart Card Security and Applications" - [Artech House](#), 2nd edition 4.01  
"Prepaid Mobile Phones – Electronic Topups Taking Off" - Cards Now Asia, 8.00  
"Retail and Consumer Payments in Europe and North America" (with David Birch) - Informa Publications, 6.00  
"The Business Case for Stored Value" - Banking Policy Report, 4.99  
"Risk and Return in Remote Payments" - e-Money, 9.98  
"Identification Cards" - chapter in "Optical Document Security" (v. Renesse Ed.), Artech House, 1.98  
"Smart Card Security and Applications" - Artech House, 9.97  
"Improving Retail Efficiency through EDI" - FT Management Reports, 12.95  
"Practical Data Communications Security" - Artech House, 9.95  
"The Future of EFT-POS" - RMDP, 4.95  
"The Role of Data Communications in Card Payment Security" - Operational Research Society conference 10.93  
"Implementing EDI" - Artech House, 9.93  
"Data broadcasting - its significance for business" -The Intelligent Enterprise, 7.91  
"Applying strategic planning at a national level" - Electronics & Power, 5.86  
"ACORN in Germany - introduction of a specialised service to a new country" - European Research, 1.86  
"Profile of a nation" - Marketing 15.4.85  
"Zielgruppen regional aufs Korn genommen" - absatzwirtschaft 4.84

Reports published by Frost & Sullivan on the European Market for  
Smart Cards (1990 and 1993)  
EFT-POS terminals (1989 and 1993)  
EPOS terminals (1988 and 1992)  
CD-ROMs for PCs (1991)  
Industrial computers (1987 and 1991)  
Automatic identification (1988)  
Bar-coding (1987)  
Single Board Computers (1985)

Numerous conference presentations