RESUME

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SUMMARY

Experienced product management, product development, information security, and technology consultant with a hands-on approach to solving technical problems and a big-picture view of business issues. Track record of delivering complex security solutions and mobile applications for consumers. Uniquely capable of bridging the gap between business needs and technical solutions.

- Broad experience with technology, security, compliance, and commercial issues in the retail banking and payments industries.
- Thorough understanding of hardware and software for mobile devices, as well as large scale server-side systems and enterprise software.
- Proficient in business development, contract negotiations, information security, intellectual property, and organizational development.
- Skilled at navigating large organizations and intertwined partner ecosystems.
- Experienced in working with global firms in telecom, finance, technology, and the public sector.

ACCOMPLISHMENTS

- Established Sutton Abinger as a boutique consulting firm in payment systems, security, transit, and mobile applications with 50 successful engagements for 20 customers over six years.
- Built the Softcard product development organization from ten contractors to a team of more than 40 and shepherded the team from loose concepts to concrete development, then guided the team through a 180-degree turn in product direction.
- Established the Softcard information security team capable of completing ISO 27001 and PCI-DSS certifications, passing audits by the nation's largest financial institutions, and hardening mobile payment applications against potential attackers.
- Negotiated agreements with Visa, MasterCard, Amex, and Discover for necessary technology and approvals for Softcard products, and negotiated agreements with Chase, Amex, and Capital One to use Softcard products.
- Provided strategic product direction for Verizon Wireless as subscriber growth slowed due to market saturation, and premium service revenue was threatened by over-the-top smartphone applications.
- Led the design and development of several major consumer mobile applications launched by Verizon Wireless, providing product requirements, pricing, UI design, contract negotiations, partner management, hardware and software requirements; and contributing to technology licensing, content licensing, QA, billing, OEM integration, reporting, merchandising, and customer care.
- Established the enterprise-wide program management office for Verizon Wireless.
- Developed security and IT consulting engagements for SchlumbergerSema (now Atos Origin) in England and Scotland.
- Led Entrust's entry into the market for security infrastructure for 3G mobile operators worldwide from their office in England, and closed a multi-million dollar deal with Hutchison 3G (now "3") for common security infrastructure for all their 3G operator launches globally.
- Delivered pre- and post-sales engagements with enCommerce customers throughout Europe as the second person in their EMEA office.

EXPERIENCE

Sutton Abinger, San Diego, CA **2014 to Present**

President. Established Sutton Abinger, a consulting company focused on solutions for payment systems, security, transit, and mobile applications. Identified, sold, and led consulting engagements with clients in the US, Asia, and Europe. Managed consulting projects delivered by associate consultants. Exemplary engagements:

- Migration planning and execution for cloud-based HSMs and PKI certificate authorities;
- Technology survey of payment service providers in online gambling for a private equity client;
- OSINT research into the fraud-based commercial ecosystems supporting SMS spammers;
- Architect for the development of an advertising and loyalty system for transit customers;
- Policy and compliance advisor for the certification of a new payment card personalization facility;
- Technical due diligence on acquisition targets in the fintech and payments industry;
- Expert witness for trade secret and patent litigation;
- Technical guidance on payment processor integration for a mobile point-of-sale vendor;
- HCE vendor evaluation for a leading bank in Europe;
- Evaluation of patent portfolio related to mobile payments and mobile commerce;
- Seminar on the US mobile payments market for clients in China and Hong Kong;
- Strategic planning for contactless payment solutions based on tokenization for a client in London;
- EMV technical documentation for a leading US payment processor;
- Security and user experience assessment of consumer payment services for a leading US health insurer;
- Interim CTO for a mobile security startup in London; and
- PKI architecture for a leading payment terminal manufacturer.

JVL Ventures / Softcard, New York, NY and Dallas, TX **2010 to 2014**

Product Development Leader, 2010 to 1H 2011. Redefined product solutions and scope to cover all necessary development prior to launch, including external technologies and internal infrastructure. Defined organizational roles and skill sets for team through launch. Refined product concepts to align with technical capabilities. Established iterative development process to manage risk and align with partner schedules. Broadened partner relationships with vendors throughout the supply chain. When the Durbin Amendment prompted a major shift in product plans, redirected development team to focus on reusable development, refocused solutions to meet new business goals, replaced business partners to support continuing development, and established relationships with new partners. Grew the team from 10 direct reports to more than 40 staff with five team managers.

Chief Architect, 2H 2011. Developed saleable products from loose concepts and established commercial terms for customer relationships. Negotiated agreements with Visa, MasterCard, Amex, and Discover for necessary technology and approvals for Softcard products. Negotiated agreements with Chase, Amex, and Capital One to use Softcard products.

Chief Architect & CISO, 2012. Established enterprise security program, covering policy, infrastructure, and product. Closed gaps in product security through penetration testing, then built security back into development process. Completed business risk assessment, PCI DSS and PA DSS certifications, ISO 27001 implementation, and ISO 22307 privacy impact assessment. Wrote, communicated and implemented information security policy. Organized company-wide general security training, and secure coding training for software developers. Hardened network perimeter and systems through vulnerability assessment and establishment of regular maintenance procedures. Initiated brand protection campaign. Completed audits by banks and mobile operators. Initiated the compliance function within organization.

Chief Architect 2013 to 2014. Defined technical solutions for Windows Phone and BlackBerry platforms. Developed prototypes for Bluetooth LE and Host Card Emulation. Established intellectual property and patent program, leading to the filing of more than 60 patent applications. Named as inventor on nine patent applications. Developed concepts and technical solutions for new products. Led international strategy.

Lexagon Group / Constratus, Basking Ridge, NJ and Laurel, MD **2004 to 2011**

Principal. Led consulting engagements and developed the consulting practice at Verizon Wireless. Contributed to nearly all of Verizon Wireless's 3G consumer data products, operating as a member of various project teams. Key projects:

Softcard, 2009. Led product management for Verizon Wireless's implementation to support the launch of Softcard. Defined product and revenue plans. Developed hardware and software requirements for devices. Provided governance of joint venture product and technology development.

Windows Phone, 2009. Led product management and technical development to port walled garden applications to Windows Phone prior to Microsoft's Windows Phone 7 launch.

Strategic Review of Product Roadmap, 2009. Analyzed the long term viability of walled garden applications, and recommended short term and long term product portfolio strategy.

Android Service Integration, 2009. Led product management and technical development for the replacement of in-house mobile application clients with OEM-integrated clients for Verizon Wireless's services, including Instant Messaging, Visual Voice Mail, and Backup Assistant.

Open Access, 2008. Created product strategy for Verizon Wireless's CMO in response to AWS open access rules. Found opportunities for Verizon to grow services revenue during the shift from walled garden services to open platforms.

HTML Web Browser, 2008. Wrote product and technical requirements for full-featured HTML browsers for feature phones. Analyzed operating costs and product pricing.

ESPN MVP, 2007. Led project management and technical development for Verizon Wireless's launch of ESPN's mobile app. Managed partner relationship with ESPN. Defined hardware and software requirements, and OEM application preload requirements. Performed QA on product and billing. Supported retail launch and customer care.

Wireless/Wireline Convergence, 2007. Developed strategy and requirements for product convergence and integration across wireless and wireline businesses.

Dashboard (Adobe FlashCast), 2006. Led product management and technical development of Verizon Wireless's implementation of Adobe Flash on BREW devices, with a framework to sell third party Flash-based content. Developed product requirements, pricing, hardware and software requirements, and OEM application preload requirements. Negotiated contract and managed partner relationship with Adobe. Defined framework for third party content licensing. Performed QA testing on product and billing.

V-CAST Music, 2005. Led product management and technical development of Verizon Wireless's second 3G product. Defined product requirements, pricing, UI design, hardware and software requirements, and OEM application preload requirements. Negotiated contracts for technology licensing from Microsoft and content licensing from all of the major music labels. Managed technology suppliers. Performed QA testing on product, billing, and reporting. Supported content merchandising, and customer care. Led the implementation of USB support, microSD, music players, Bluetooth stereo and airplane mode in Verizon Wireless phones.

Program Management Office, 2004. Established the program management office for the marketing organization. Developed business process. Communicated procedures. Trained staff.

Other projects: Wi-Fi, 2009. Verizon Vault, 2009. Vodafone 360, 2009. Unique Device, 2009. Alltel Product Transitions, 2009. Verizon Developer Network, 2008. Adobe Flash Lite, 2008. Carrier Billing Integration,

2008. Get It Now (BREW Mobile Shop), 2008. Competitive Pricing for Data Service, 2008. Application Stub Preloads, 2007. Get It Now Search, 2006.

SchlumbergerSema / Atos Origin, London, England **2003 to 2004**

Principal Consultant. Led strategic consulting engagements by developing new business through senior-level contacts in industry and government. Delivered transformational programs in large enterprises, including the implementation of new processes, solutions and infrastructure. Analyzed business requirements to produce deliverable solutions, written specifications, tender documents and bid proposals, based on information gathering and analysis with senior staff members. Architected large enterprise solutions in a distributed computing environment, including the evaluation, selection, and deployment of partners and technology. Worked with vendors including board-level contractual and technical discussions, contract management, and outsourcing.

enCommerce, Inc. / Entrust Technologies, Santa Clara, CA and London, England **1999 to 2002**

Market Development Manager, 2001 to 2002. Developed product strategy, market strategy, and bid process in new markets for wireless networks, mobile devices, payment systems, authentication, authorization, and identity management. Negotiated and managed strategic contracts to jointly develop, market, and sell security solutions. Identified potential early adopters and led early sales efforts. Managed OEM contract with Nokia to develop security solutions for mobile phones. Negotiated and implemented contract to resell Nokia solutions to mobile operators and enterprise customers. Led successful bid with Schlumberger for global multi-million dollar contract to deliver security services to Hutchison 3G.

Systems Architect and Systems Engineer, 1999 to 2000. Designed, developed, deployed, tested, launched, supported and upgraded secure Web applications for global companies, including Banc of America Securities, Vodafone, Nokia, Egg, UBS, and Telia; serving a total of over two million users. Directly influenced product development, product marketing, quality assurance, technical support and professional services during the company's start-up. Moved to London June 1999 to build technical competency in the pre- and post-sales engineering groups in Europe as the office grew to half of the company's sales.

EDUCATION

University of Wisconsin-Madison

Awarded Bachelor of Science degree in Computer Science.