

Emmanuel HAYDONT

born may 26th 1968

married , 4 kids

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Consultant

COMPETENCES

Consulting

Internal and external studies in the domain of secure electronic transactions and smart cards including EMV. International project management in relation with major European companies and financial institutions. Operational and strategic consulting in the world of international acceptors retailers, petroleum distributors and banks (acceptance, acquisition, EMV terminal certification, issuance, deployment migration, e-purse, ATM, EPOS, IFSF).

Global knowledge of payment regulations, standards and actors in the European payment acceptance domain. General knowledge of EMV version 4 specifications, EMV Level1 and Level2 type approvals, and Terminal Integration Process. EMV transaction Knowledge: Application Selection, Transaction initialization, Card Authentication, Cardholder Verification, Terminal Risk Management, Online Processing, Transaction Completion/Issuer scripts. Functional knowledge of B0' Cartes Bancaire application.

Functional analysis, functional/technical specifications and participation to solution/product definition. Technical studies (product, design, architecture, protocols).

Business Development

Development of new activities in the electronic transaction domain. Partnership research analysis and negotiation. Active lobbying towards national or international payment related organization or consortiums in order to reduce the current constraints. Business model design. Tender management.

Market Intelligence & Competition Analysis

Business Intelligence, market and technology trend analysis, normalization evolution anticipation. Strategy, sales and technological analysis of the different actors of the secure transaction industry (competition). Business model analysis or elaboration.

International Product and Solutions Marketing

Market segmentation and quantitative/qualitative competition analysis. Definition of product and services strategy. New product functional analysis and definition. Market product introduction, tracking of product/services sales and competitiveness. Sales support documentation composition. Internal promotion of the offers and training of the sales force or local field marketing. External promotion of the product and services offer.

Channels management, Investors relationships, Press Relations.

Pre-sales support

Support of sales organizations, complete tender management and contract negotiations, definition and internal promotion of company global strategies, and assistance to the definition of local/regional strategies.

PROFESSIONNAL EXPERIENCE

**Since
September
2004**

Independent consultant providing consulting services to large acceptors (retail, petroleum, transport), issuer, acquirers, payment solutions providers, Banks and Bank associations.

Mainly strategic consulting and functional analysis (functional specification assistance) in the domain of international scope EMV implementation and certification. Forum animation on the introduction to EMV, impacts of migration and liability-shift consequences.

Ingenico Group

2002-2004

Solutions Marketing Manager of the Ingenico Group (software project activity). Definition of the solutions offer (multilane retail, petroleum, transport, e-government), successful business and sales development in Europe targeted towards international payment acceptors migrating to EMV. Internal promotion and subsidiaries support. Active participation to international electronic payment related working groups such as IFSF. Strategic and technical consulting for large international accounts in the context of multinational affairs in relation to EMV implementation, certification and deployment.

1999-2002

Marketing Manager of the Ingenico.net activity in charge of the strategy definition, business development and internal promotion for the Ingenico Group. Development of a profitable project oriented software activity. Consulting on EMV migration, EMV terminal certification and EMV multilane retail solutions.

Developed activities: Secure internet payment (3D-Secure, SPA/UCAF), e-government (AdeP), EMV certified integrated multilane retail payment acceptance solutions (IngeShop, IngeStore Pro).

Study for VISA on EMV/retail architecture. Active participation to international electronic payment related working groups such as VISA 3D-Secure and Global platform.

Schlumberger Transaction & System (now axalto)

- 1996-1999** International Product and Solutions Marketing Manager. In the Banking Terminals division, management of the software products and solutions offers (terminal and application management systems, EMV transaction acquiring solutions, telecom equipments/Pads). Competition analysis, built up of sales support documentation. Internal promotion and training of the local sales and field marketing teams. Successful development of the new terminal management service strategy leveraging on lower TCO argument.
- 1993-1996** International technical support in the Banking terminals division of Schlumberger Industries. Analysis, integration and technical follow-up of international electronic payment EMV acquiring and acceptance solutions implementation projects (Brazil, Greece, Luxemburg, South Africa, Turkey, UK, US). Management of sales and technical relations with the distributors & VARs. Active participation to the EMV Level 1 development and certification phase.
- 1993** As part of Schlumberger Industries Telecom division R&D team, development of a smart card payphone management system, and of real-time telecom embedded applications.

LAFI

- 1992-1993** Sales support engineer in a company providing software, computers and network solutions (Novell, LanManager). Technical Manager providing sales support, customer studies and solutions deployment.

SCLITEL

- 1991** Part Time in a computer network solution providing company as a sales engineer (consulting, sales, support, installations).

STUDIES

- 1992** MASTER in Computer Science, ESIG Toulouse ^(*)
- 1990** "BTS Informatique Industriel" (embedded software and electronics degree), ESIG Toulouse
- 1988** "BTS Electronique" (electronics degree), EFFREI Bordeaux
- 1987** "Baccalauréat E" (Math/Technical Higher Education), Lycée St Joseph of Toulouse

^(*) MASTER education program: telecommunications, networks, databases, software engineering, imaging, real-time, operating systems, methodologies & QA.

PERSONAL

Lived in the US (San Francisco CA) for three years. Fluent French and English, Spanish written & read.

Personal traits: Excellent teamwork capabilities, wide spectrum of competencies and creative. Global knowledge of the specifications regulations and actors of the electronic payment acceptance industry.

Important analytic and editorial capabilities in both French and English spoken/written environment.

Professional collaboration with the following regions: Brazil, France, Germany, Greece, Italy, Luxemburg, Portugal, South Africa, Spain, UK, US.

Annex : Experience and Competence Related to the Context

Consultancy

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|---------------------------------|---|
| Europcar | Assistance to the definition of a European electronic payment acceptance system architecture. Study on the implementation, European certification and deployment issues. |
| SOCIETE GENERAL (BANK) | Early study for the development of a CB5.2 payment acceptance solution dedicated to the Tier 2 sector (medium retail). Discussion paper on the EMV certification issues regarding distributed implementation of an acceptance system. |
| BP/ARAL Germany | <p>Strategic and Technical consulting regarding the implementation of EMV on their international distribution network. Participation to the elaboration of a global EMV compliant' POS and EPS (Point Of Sale and Electronic Payment acceptance System). Strategic recommendations regarding the vendor positioning, relations and policies in regards to the news and original IFSF POS-EPS architecture and business concepts. Consulting on EMV certification issues for Germany, France, Spain and Portugal. Collaboration and proactive work with ZKA, CB, SIBS in order to take into account the specifics of an integrated solution regarding the Terminal Integration Process (TIC) certification.</p> <p>Elaboration of the functional specifications of a smart card based loyalty application. Definition of the loyalty interface between the payment and EPOS systems.</p> |
| BP US | Consulting mission in relation with Verifone US working on the architecture specification of a new electronic payment and loyalty acceptance system defined by BP. Training of the vendors on the architectural concepts of IFSF POS-to EPS interface. |
| Consortium IFSF | Strategic lobbying on behalf of BP and Ingenico. Participation to the elaboration of functional specification and implementation specifications in the POS-EPS workgroup regarding the integration and compliance with EMV requirements. |
| TOTAL & AGIP Germany | Technical consulting: Evaluation of the interest and constraints of adopting the IFSF POS-EPS architecture in Germany for both TOTAL and AGIP future EMV acceptance solutions. Interview of the main legacy POS, EPS and PUMP vendors to validate the feasibility and prepare quotations. Advice on certification and implementation issues. |
| PALM/VISA International | Technical consulting on the dematerialization of the credit cards (Virtual Card project) in the perspective of dematerializing a credit card for a secure PDA equipment. Elaboration of a patent and business model. |
| Schlumberger | Assistance to the definition of smart card based loyalty solutions (functional specifications). |

International Project Management

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|---------------------|---|
| Ingenico | Project management of the new IngeStore system project proposed to BP as a global EMV electronic payment and loyalty acceptance solution. Interface with the different providing companies (POS, Telecom). Responsibility of the contract elaboration and delivery. |
| Schlumberger | Project manager for the rollout of a new range of EMV payment acceptance terminals, maintenance services and associated logistics. |
| LAFI | Project manager of different missions of implementation of new information systems (LAN, servers, databases, administration software), mainly for government or public administrations. |

Technical Competence Domains

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|---|---|
| Protocols & data encoding | TCP/IP, X25, PADs, ASN1, CBPR, CBSA, CBCOM, ISO8583, ISO7816, ISO9564 |
| Banking Secure Transactions & Government | Secure payment (EMV stand alone, EMV integrated/distributed, SPA/UCAF, 3D-Secure, CVD), e-administration (ADeP), Integrated payment acceptance solutions (retail, petrol, transport), unattended payment. PIN Entry Device products, Card Acceptance Device products, EFTPoS stand-alone terminals, multilane acceptance solutions. |
| EMV | Specifications, Applications (Credit, Debit, Offline, Online), Certification (Level1-IFM, Level2-library, Level3-TIP, Deployment, Migration) |
| EFTPoS/EPOS | EMV integration, Architectures, Interfaces, J-POS, IFSF POS-EPS |
| Loyalty | Fleet Cards (Petroleum Loyalty schemes), EMV based loyalty, CRM. |

Different types of Consulting Services

Functional specification elaboration
Technical consulting (EMV, acceptance systems)
Project management
Product Marketing assistance
Strategic and industrial lobbying
Business intelligence
Tender management and contract negotiation