

Career Summary

Andrew Ashley has over fourteen years' experience in international payment systems. In his most recent position, as a Principal Consultant with SchlumbergerSema Asia's Finance Segment, he worked on strategic and business issues with client financial institutions, managed the company's relationship with Visa and MasterCard and had a key role in the sales and marketing of Finance Segment products and services to card-issuing and acquiring banks.

He focussed specifically on the transition to smart payment cards, specifically on the impact on banks of the requirements for EMV migration. During 2002 Andrew spoke at three major conferences on EMV smart card implementation and product/service development: BAI/Lafferty Retail Finance Asia Pacific in Singapore, EMV Malaysia and SmartWorld Seoul.

Substantial experience with Visa International, in both Europe and the USA, and with SWIFT has provided a detailed understanding of the payments industry. Andrew has been closely involved with many payment card-related issues and with financial institutions in a range of developed and emerging markets. He has focused on both the enhancement of existing payment services and the development of new products, services and delivery mechanisms.

Andrew has a degree in Law from Cambridge University. Before moving into financial services, he worked as a political assistant in the European Parliament and for two UK trade associations.

Career History

SchlumbergerSema Asia Finance Segment, Hong Kong, September 1999 –

[Note: Andrew moved to Hong Kong with Sema Payment Systems, now part of SchlumbergerSema, since the purchase of Sema by Schlumberger Ltd in April 2001.]

As Principal Consultant, Andrew worked with client banks to enhance their payment card business. Projects included card division re-engineering for a major bank in the Philippines; key process enhancement for a large Malaysian card issuer; and developing a business case, strategy and structure for a card issuing and acquiring programme for another Malaysian bank. His most recent focus was on helping banks develop an effective strategy to leverage the benefits of EMV smart cards and to minimise the operational impact.

Andrew was responsible for managing SchlumbergerSema's relationship with Visa and MasterCard in Asia. This strategic relationship is vital to SchlumbergerSema's support for its client banks, which are members of the card associations. SchlumbergerSema also works directly with the associations to develop and implement new services for member banks, in areas such as EMV-standard smart cards and secure e-commerce. A key example of Andrew's work in this area was SchlumbergerSema's successful bid to become a member of the Visa Asia Pacific Chip migration Partner Program in May 2002: of the 43 companies which applied, only 12 were selected.

Andrew also had an active role in the sales and marketing of SchlumbergerSema's card management systems to issuing and acquiring banks. He was responsible for the introduction of Essentis, a completely new card management solution, to Asia.

Sema Payment Systems, London, June 1998 – September 1999

As Senior Consultant, Andrew undertook account management and project work. He managed Sema's relationship with Europay International, MasterCard's European partner. Europay projects included the development of a Business Optimisation Model for member banks, the adaptation of MasterCard Global Minimum Standards for European markets and audit management services.

Andrew was responsible for Sema's role in the UK Department for Education's Learning Card initiative, which promotes entitlement to continued learning through the issue of a card to 600,000 16 year olds annually. This involved development of partnership propositions with major corporations and exploring the use of a smart card platform to enhance the card's functionality.

Andrew was Lead Consultant on a project to assess the potential impact on Alliance & Leicester's card business of a migration to Integrated Circuit Card (ICC) technology, with specific reference to the cost of chip card issuance and the potential for new product/service development.

Visa International, CEMEA Region, London, April 1997 – May 1998

As Strategic Planning Manager, Andrew developed an overall strategic plan for the region, covering market segmentation, product strategies and roadmaps for growing key markets. He built a Competitive Analysis function, to provide direction for the region's Marketing and Business Development strategies.

Focus areas included Smart Card Migration, ATM Strategy, Product Strategy and Connectivity

Visa International, Central, San Francisco, July 1993 – March 1997

As Corporate Planning Manager, Andrew provided internal consultancy service to Product Development, Marketing and Member Relations divisions and developed business strategy based on analysis of current and anticipated market requirements.

Focus areas included Competitive Analysis; Co-branding; Global Brand Strategy; Information-based Products and Services; Electronic Commerce; Emerging Markets; Future Consumer Demand; Future Competitive Environment; Cross-border Money Transfer

Visa International, EMEA Region, London, December 1989 – July 1993

As Standards Manager, Andrew was responsible for the development of strategy for international payment system standardisation, to achieve Visa's business objectives. He represented Visa in international and EU standardisation groups and provided all standards-related input to internal product/service development.

Society for Worldwide Interbank Financial Telecommunication (SWIFT) Brussels, September 1988 – December 1989

As Standards Analyst, Andrew developed new payment message standards, following analysis of the business needs of financial institution users of S.W.I.F.T. network, managed the implementation of new standards and ran a UN/EU project for Electronic Data Interchange payments.