



Bill Smart

Bill Smart Consulting (BSC)

January 2017

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Curriculum Vitae / Resume

Objective

A cross-industry consulting position where I can assist corporations in assessing, implementing, and leveraging **Customer Relationship Management/Business Intelligence** in association with **Data Warehousing, Executive Information Systems** and **Knowledge Discovery/Data Mining**.

I am currently an **Independent Consultant** and **Principal** at **Bill Smart Consulting (BSC)**, and focusing my efforts in the areas of education and business consulting for the implementation of **Customer Relationship Management** and **Business Intelligence**: business analysis, IT requirements and systems definition, design, project management and implementation in the related areas of **Data Warehouse, Executive Information Systems (EIS)** and **Knowledge Discovery/Data Mining**.

Experience

General

I have over thirty-six years of data processing experience spanning seven years in the airline industry, nine years in banking, one in healthcare insurance, three with NCR devoted to data warehouse and data analysis in the Retail, Telecommunications and Retail Banking industries, and fourteen years as an independent consultant. This includes five years of mainframe application development, five years of mainframe systems programming, four years of local and wide area network telecommunications design, eight years of AI and Data Mining application development, three years as CTO of a major division of NCR, one year as CIO of a startup company and over fifteen years of independent, international IT consulting.

My assignments have ranged from setting up brand new, highly technical units from scratch - including defining mission and charter, complete staffing, new budget, administrative infrastructure and technology transfer strategy; to the successful implementation of new, very large data warehouses and the enhancement of existing data warehouses. The successes in those assignments are proof of my ability to matrix manage and achieve results on large, complex integrated projects. I also have excellent organizational, planning, communication, public speaking and interpersonal skills.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Snapshot

In February 2015 I was engaged by Amdocs to review the ongoing implementation of a data warehouse for Globe Telecommunications in Manila, Philippines. I am still participating in this effort.

Beginning in February 2012 I was engaged by Teradata Canada to build a Logical Data Model (LDM) for their customer JEVCO - an insurance company offering coverage for Personal and Commercial Vehicles, Commercial Property and Commercial Surety. I finished the LDM on schedule at the end of May 2012.

From December 2010 through January 2011 I was involved in an engagement to assess and develop a Business Requirements, Functional Requirements and Functional Specifications process for an interface to a Basel II Calculation and Reporting Solution (BCRS) from an expanded Teradata Data Warehouse for **Standard Chartered First Bank** in Seoul, Korea.

In July of 2010 I joined a consortium of IT companies to respond to a Request for Proposal (RFP) from **Telekom Malaysia** in Kuala Lumpur, Malaysia for a Marketing Analytical CRM System, and to conduct and present a Proof-of-Concept (POC) exercise on-site in Kuala Lumpur. I acted as the Systems Matter Expert (SME) for the RFP and POC. The RFP included a Marketing Data Mart, Analytical CRM Tool (data mining tool), Online Reporting Tool and Campaign Consulting. After a lengthy analysis process our consortium was awarded the contract in June 2011.

From October 2007 through February 2008 I participated in the development of a Teradata enterprise-wide data warehouse being built for **Siam Commercial Bank**, a large full service bank in Bangkok, Thailand. My primary responsibilities on this project were to oversee deployment of the data warehouse, and the design, development and implementation of the historical data for the new data warehouse. I was also involved in lending support to the overall data warehouse architecture, and the customization of the Teradata Financial Services Logical Data Model for use by SCB.

From March through August 2007 I assumed the dual roles of project manager and solutions architect of a new NCR/Teradata data warehouse for **Total Access Communication Public Company Limited (DTAC)**, a large mobile phone company in Bangkok, Thailand. The new data warehouse was to replace an existing reporting data mart, and add new business functionality. The first phase of this implementation focused on information supporting analysis of Network Management, Interconnect Traffic, Product Management, Financial Analysis, Fraud Analysis, Sales Analysis and Customer Relationship Management.

From July 2006 through January 2007 I acted as project management of the enhancement of a large NCR/Teradata data warehouse for **Bharti Tele-Ventures / Airtel**, a large mobile phone company in New Delhi, India. The enhancement involved the integration of new lines-of-business coming from several new source systems. The project also included using the data warehouse to develop multiple predicative models to assist Bharti manage its swiftly growing telecommunications business.

Mid-May through June 2006 I participated the development of an enterprise-wide logical data model and data dictionary for **DBS Bank of Singapore**. The resultant model was a common model mapping the data elements between DBS's legacy systems, their Enterprise Management Systems (EMS - an integration layer) and Finacle, their new core banking system which was then still under development.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Beginning April of 2005 I divided my time between two large phone companies in India: **Bharti Tele-Ventures / Airtel** in Delhi and **Hutchinson Telecommunications / Orange** in Mumbai. My activities included gathering requirements and developing designs for a package of descriptive and predictive models including churn, segmentation and cross-sell/up-sell, data warehouse optimization and project management. These activities are expected to continue through July, 2005.

From late-August to early-December 2004 I assisted in developing a logical data model for **Commonwealth Bank of Australia** for a project encompassing aspects of Wealth Management, Margin Lending, Investments and both Life and General Insurance areas. During that period I also performed a strategic analysis of their Data Warehouse and development process, and delivered recommendations for both immediate and long-range process improvements.

During July and early August 2004 I assisted in a Data Warehouse Assessment for **Hong Leong Credit** in Kuala Lumpur, Malaysia; a holding company which is comprised of **Hong Leong Bank, Hong Leong Securities and Hong Leong Assurance Berhad**. During the Data Warehouse Assessment I focused on the technical aspects of enhancing the existing data warehouse to provide a more comprehensive, enterprise-wide view of the customer. I also performed analysis and delivered recommendations for optimizing the daily data warehouse maintenance processes of Extract, Transformation and Load (ETP) processes to provide the business with a Day+1 data currency.

From January to September 2003 I began working for **T.N. Information Systems** in Bangkok, Thailand on a project for **Krung Thai Bank**. This large Bangkok bank was migrating its entire core banking system from a legacy platform to a client/server system called Profile CBS. Profile CBS was developed by **Sanchez**, a U.S. company whose headquarters are in Malvern, PA. Designed and lead the efforts on two database-related tasks in association with the migration: data cleansing of the existing data, and data conversion to meet the new system's requirements.

November and December 2000 I helped develop a Logical Data Model for **Fubon Group** in Taipei, Taiwan. Fubon Group is a large holding company which owns subsidiary companies spanning the financial services industry: retail banking, commercial banking, insurance and investments. The logical data model was to be the basis to build a Marketing Customer Information File (Marketing-focused Customer-Oriented Data Warehouse) which would include data across all businesses.

January through July 2000 I began an Information Discovery and Logical Data Model (LDM) in support of a marketing-oriented Data Warehouse for **MultiChoice** - a satellite pay-TV company based in Johannesburg, South Africa. This assignment had the unique challenge of synchronizing the LDM with a sister company **M-Web** - an Internet Service Provider based in Cape Town, South Africa. The synchronization required me to work closely with the M-Web team to discover and integrate the similarities between the logical business structures of these two disparate companies. I successfully completed this assignment in March, 2000. Presently, I continue to be involved with the MultiChoice/M-Web Data Warehouse implementation and associated application development on an ad-hoc consulting basis.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

From June through December 1999 I performed a Business and Information Discovery for **Telefónica de Argentina** to extend the capabilities of their existing Residential Customer-focused Data Warehouse to include their other businesses: Public Telephone, Small and Large Business (PyMEs), Wireless, Internet, Data Network, Yellow Pages and Equipment Sales. I also modified the Logical Data Model to incorporate the information needed to support these additional businesses.

From September 1998 through April 1999 I was Technical Lead on a successful NCR Customer-Oriented Data Warehouse implementation for a **BCP Telecomunicações**, a brand new cellular phone company in Brazil. My responsibilities included Business Discovery, Data Discovery, Systems Architecture and Design, and the day-to-day management of the actual implementation.

Through August 1998 I was employed by **NCR Corporation's Human Interface Technology Center (HITC)** in Atlanta, Georgia U.S.A. I was Director of Knowledge Discovery, a department performing *applied* research in new technologies and methodologies in Knowledge Discovery/Data Mining for all business areas.

Through September 1997 I was Head of Research - Machine Learning and Artificial Intelligence - in **NCR's Financial Services Knowledge Lab** in London, U.K. I directed research in **Knowledge Discovery**, which included disciplines encompassing Computer Data Analysis, Data Mining and Machine Learning.

Through March 1997 I was Chief Information Officer (CIO) for **Integrated HealthCare (IHC)**. IHC was a start-up company positioned to provide systems integration services to automate medical clinics; and was developing automated fraud detection services for medical entitlement programs, such as Social Security Disability and Workers' Compensation.

Through June 1996 I was Chief Technology Officer (CTO) in **NCR's Parallel Systems Division** (formally **AT&T/Global Information Solutions**). I was responsible for monitoring, identifying and driving the integration of new technologies into NCR's products and services related to data warehousing. My responsibilities spanned the entire scope of Data Warehousing technologies including business discovery, data discovery, logical and physical database design, data transformation, relational database management systems and supporting utilities, access tools including SQL generators, and various Online Analytical Processing (OLAP) applications. During this time, however, I focused my efforts especially on analytic model development environments for NCR's Data Warehouse program; and initiated and was chief strategist for NCR's Knowledge Discovery/Data Mining Program.

Through January 1995 I was Vice President in **Bank of America's Advanced Technology Services Department** which researches, pilots, builds supporting infrastructure and finally transfers advanced technology techniques to the general programming community. Advanced technologies include LAN/WAN networking, client-server architecture, object oriented software development architecture, GUI development tools, multi-media applications and artificial intelligence applications



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Data Processing Career Summary

Bill Smart Consulting - 09/98 - present

Executive Consultant

Primary consulting resource for BSC. Simple description of my work is to help business executives make better business decisions, especially in the area of Customer Relationship Management and Business Intelligence, by providing them better access to computer data. To do so I employ my skills in defining specific, strategic business goals, breaking these down into tactical activities, developing solutions, and choosing most appropriate computer infrastructure to support those solutions. Techniques and technologies include Joint Application Development (JAD) sessions, Data Warehouses/Data Marts, Executive Information Systems (EIS), Online Analytical Processing (OLAP) applications, and Knowledge Discovery/Data Mining/Analytic Model-based solutions.

02/2015 – present

Globe Telecommunications – Philippines

Contracting through Amdocs I am participating in an in-depth analysis of the ongoing implementation of a Teradata data warehouse. The dual goals of this effort are to optimize the implementation at Globe, and to help develop a thorough, dependable and repeatable data warehouse practice for Amdocs.

02/2012 – 05/2012

JEVCO Insurance and Surety – Canada

Designed and developed a Logical Data Model (LDM) for a new Teradata Data Warehouse for JEVCO Insurance and Surety in Mississauga, Ontario Canada. JEVCO specializes in offering coverage for Personal and Commercial Vehicles, Commercial Property and Commercial Surety. The warehouse focuses on JEVCO Actuarial requirements and will initially be used as a consolidated database for Reporting, but will be extended to be the basis for future Data Analysis and Data Mining activities including the creation of Descriptive and Predictive Risk Models.

12/2010 – 01/2011

Standard Chartered First Bank - Korea

Assessed and developed a Business Requirements, Functional Requirements and Functional Specifications process for an interface to a Basel II Calculation and Reporting Solution (BCRS) from an expanded Teradata Data Warehouse for **Standard Chartered First Bank** in Seoul, Korea.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

07/2010 – 06/2011

Telekom Malaysia

Beginning in July of 2010 I joined a consortium of IT companies to respond to a Request for Proposal (RFP) from **Telekom Malaysia** in Kuala Lumpur, Malaysia for a Marketing Analytical CRM System, and to conduct and present a Proof-of-Concept (POC) exercise on-site in Kuala Lumpur. The RFP included a Marketing Data Mart, Analytical CRM Tool (data mining tool), Online Reporting Tool and Campaign Consulting. The members of this consortium are:

- **Teliti Computers**, Sdn Berhad (Kuala Lumpur) – IT Services company and principal partner
- **Cornerstone-Asia** (Singapore) – an IT services company specializing in **Business Intelligence (BI) and Business Analytics (BA)**
- **KXEN** (San Francisco) – a data mining automation company
- **SAP Business Objects** (Waldorf, Germany) – a data transformation and online analytic and reporting tool.
- I acted as the **Subject Matter Expert (SME)** for the consortium for the RFP and POC.

After a lengthy analysis process our consortium was awarded the contract in June 2011.

10/2008 – 02/2009

Siam Commercial Bank

Beginning October 2007 I participated in the development of a Teradata enterprise-wide data warehouse built for **Siam Commercial Bank**, a large full service bank in Bangkok, Thailand. My primary responsibility on this project is to oversee the design, development and implementation of the historical data for the new data warehouse. I will also be involved in lending support to the overall data warehouse architecture, design and implementation, and specifically support the customization of the Teradata Financial Services Logical Data Model for use by SCB.

03/2007 – 08/2007

Total Access Communication Public Company Limited

From March through August 2007 I took over project management and solutions architect of a new NCR/Teradata data warehouse for **Total Access Communication Public Company Limited (DTAC)**, a large mobile phone company in Bangkok, Thailand. The new data warehouse was to replace an existing reporting data mart, and add new business functionality. The first phase of this implementation focused on information supporting analysis of Network Management, Interconnect Traffic, Product Management, Financial Analysis, Fraud Analysis, Sales Analysis and Customer Relationship Management.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

06/2006 – 01/2007

Bharti Tele-Ventures / Airtel

From July 2006 through January 2007 I acted as project management of the enhancement of a large NCR/Teradata data warehouse for **Bharti Tele-Ventures / Airtel**, a large mobile phone company in New Delhi, India. The enhancement involved the integration of new lines-of-business coming from several new source systems. The project also included using the data warehouse to develop multiple predicative models to assist Bharti manage its swiftly growing telecommunications business.

05/2006 – 06/2006

DBS Bank

Mid-May through June 2006 I participated the development of an enterprise-wide logical data model and data dictionary for **DBS Bank of Singapore**. The resultant model was a common model mapping the data elements between DBS's legacy systems, their Enterprise Management Systems (EMS - an integration layer) and Finacle, their new core banking system which was then still under development.

04/2005 – 07/2005

Bharti Tele-Ventures / Airtel and Hutchinson Telecommunications / Orange

Beginning April of 2005 I divided my time between two large phone companies in India: **Bharti Tele-Ventures / Airtel** in Delhi and **Hutchinson Telecommunications / Orange** in Mumbai. My activities included gathering requirements and developing designs for a package of descriptive and predictive models including churn, segmentation and cross-sell/up-sell, data warehouse optimization and project management. These activities are expected to continue through July, 2005.

08/2004 - 12/2004

Commonwealth Bank of Australia

From late-August to early-December 2004 I assisted in developing a logical data model for **Commonwealth Bank of Australia** for a project encompassing aspects of Wealth Management, Margin Lending, Investments and both Life and General Insurance areas. During that period I also performed a strategic analysis of their Data Warehouse and development process, and delivered recommendations for both immediate and long-range process improvements.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

07/2004 - 08/2004

Hong Leong Bank

During July and early August 2004 I assisted in a Data Warehouse Assessment for **Hong Leong Credit** in Kuala Lumpur, Malaysia; a holding company which is comprised of **Hong Leong Bank, Hong Leong Securities** and **Hong Leong Assurance Berhad**. During the Data Warehouse Assessment I focused on the technical aspects of enhancing the existing data warehouse to provide a more comprehensive, enterprise-wide view of the customer. I also performed analysis and delivered recommendations for optimizing the daily data warehouse maintenance processes of Extract, Transformation and Load (ETP) processes to provide the business with a Day+1 data currency.

01/2003 - 09/2003

TN Information Systems/Krung Thai Bank

In late January 2003 I began working for **T.N. Information Systems** in Bangkok, Thailand on a project for **Krung Thai Bank**. This large Bangkok bank is migrating its entire core banking system from a legacy platform to a client/server system called **Profile CBS**. **Profile CBS was developed by Sanchez, a U.S. company whose headquarters are in Malvern, PA.** I am designing and leading the efforts on two database-related tasks in association with the migration: **data cleansing of the existing data, and data conversion to meet the new system's requirements.**

11/2000 - 12/2000

NCR Taiwan/Fubon Group

Completed development on a **Logical Data Model** for **Fubon Group** in Taipei, Taiwan. Fubon Group is a large holding company which owns subsidiary companies spanning the financial services industry: retail banking, commercial banking, insurance and investments. The logical data model was to be the basis to **build a Marketing Customer Information File (Marketing-focused Customer-Oriented Data Warehouse) which would include data across all businesses.**

01/2000 - 06/2000

National Data Systems/MultiChoice and M-Web

Senior Consultant and team leader in support of a marketing-based Data Warehouse project lead by **National Data Systems**. Performed **an Information Discovery** and developed a **synchronized Logical Data Model** for two South African companies: **MultiChoice** - a satellite pay-TV company and **M-Web** - an Internet Service Provider.. The LDM was delivered in early March, 2000. Currently performing ad hoc consulting on the Data Warehouse implementation and associated application development.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

06/1999 - 12/1999

NCR Argentina/Telefónica de Argentina

Performed a Business Discovery, Information Discovery and directed the modification of a Logical Data Model (LDM) for an **NCR Argentina** lead enhancement of **Telefónica de Argentina**'s customer-oriented Data Warehouse. The enhancement was to expand of the capabilities of their existing Residential Customer-focused Data Warehouse to include customer-oriented information on their other businesses: Public Telephone, Small and Large Business Customers (PyMEs), Wireless, Internet, Data Network, Yellow Pages and Equipment Sales.

09/1998 - 04/1999

NCR Brasil/BCP Telecomunicações

Technical Lead on a successful **NCR Brasil** Customer-Oriented Data Warehouse implementation for a **BCP Telecomunicações**, a new cellular phone company headquartered in São Paulo, Brazil. Responsibilities included Business Discovery, Data Discovery, Systems Architecture and Design, and the day-to-day management of the actually implementation. This Data Warehouse focused on providing up-to-date information about Product and Service Sales, Customer Attributes including both Inbound and Outbound Calls history.

NCR Corporation - 04/1997 - 09/1998

10/1997 - 09/1998

Human Interface Technology Lab

Director of Knowledge Discovery

Responsible for directing all HITC Knowledge Discovery research. The department was especially focused on research centered around NCR's Scalable Data Warehouse program, learning to exploit all data warehouse features including NCR's WorldMark[®] series parallel processors and NCR's Teradata[®] RDBMS. Major 1998 Applied R&D Projects included:

- **Active Templates** - a comprehensive analytic model development environment
- **Customer Interaction Mining** - focusing on knowledge discovery in merchant/consumer interaction, especially in electronic commerce
- **KnowledgeSTART[®]** - a program offering an inexpensive, fixed-fee, short duration analytic modeling service for all industry areas.

HITC Knowledge Discovery department also performs select data mining services for NCR customers in NCR's focus business areas: Financial Services, Retail, Consumer Goods Manufacturing, Communications, Insurance, Healthcare and Government Services.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

04/1997 - 09/1997

Financial Services Knowledge Lab

Head of Research - Machine Learning and Artificial Intelligence

Responsible for all Computer Data Analysis, Data Mining, Machine Learning and Distributed Artificial Intelligence (DAI or Intelligent Agent) research. While working at the lab I also managed three research projects:

- **Data to Knowledge** - research in advanced data mining tools, algorithms and methodologies with an emphasis on parallel genetic algorithms.
- **Intelligent Agents** - research on the technical evolution and customer acceptance of the use of Intelligent Agents in electronic commerce.
- **E-Cash** - research on the technical evolution and customer acceptance of the use of electronic cash.

Integrated HealthCare - 07/1996 - 03/1997

Chief Information Officer

Responsible for all information services. IHC was a start-up company set up to provide systems integration services to automate medical clinics, and was developing automated fraud detection services for medical entitlement programs such as Social Security Disability and Workers' Compensation. The clinic automation integration featured a true client/server environment based on third party applications and Microsoft Back Office. In conjunction with these activities I actively participated in the development of emerging ANSI Standards for Electronic Data Interchange in Healthcare Environments (HL7) with particular focus on Object Brokering. IHC's automated fraud detection was based on proprietary rules implemented through an expert system, and automated rule discovery using data mining techniques including rule induction, neuro-fuzzy rule induction and neural networks.

NCR Parallel Systems Division/Scalable Data Warehouse Engineering - 01/1995 - 06/1996

(formally AT&T/Global Information Solutions)

Chief Technical Officer

Responsible for monitoring, identifying and driving the integration of new technologies into NCR's new products and services. Emphasis is on intelligent data analysis tools for NCR's Scalable Data Warehouse Program which is implemented on NCR's WorldMark[®] Symmetrical, Clustered and Massively Parallel hardware platforms. Overall responsibilities spanned the entire scope of NCR's Scalable Data Warehouse (SDW) Program, requiring an in-depth understanding of business discovery, data discovery, logical and physical database design. Primary technical responsibilities were architecting and designing appropriate integration of NCR Partner tools to provide data transformation, relational database management system (NCR Teradata[®]) supporting utilities, access tools including SQL generators, and various Online Analytical Processing (OLAP) applications. During this time, however, my efforts were focused most heavily on analytic model development tools and environments for NCR's Data Warehouse program; and initiated and was chief strategist for NCR's Knowledge Discovery/Data Mining Program.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Bank of America - 10/1984 - 01/1995

11/1992 - 01/1995

Vice President, Bank of America's Advanced Technology Services

- Artificial Intelligence Engineering
- Financial Services Technology Consortium (FSTC)
- Strategic Networking Technologies
- Image Processing

Artificial Intelligence Engineering

Established new unit to act as a focal point and advocate for the research, development, proliferation and ultimately transfer of artificial intelligence technologies and supporting infrastructures within Bank of America.

Initial development technologies:

- expert systems (rule-based systems)
- case-based reasoning
- fuzzy logic
- neural networks
- Research technologies:
 - virtual reality
 - genetic algorithms
 - evolutionary programming
 - artificial life
 - complex (chaotic) systems

Notable Achievements:

- Established new unit.
- Conducted educational campaign to acquaint all areas of BofA with AI technology.
- Developed or co-developed the following projects:
 - Network Design Assistant
 - Facilities Planning Assistant
 - Operations Problem Resolution Assistant
 - ATM Deposit Fraud Detection System
 - New Accounts Data Authorization Task Scheduler
 - Money Laundering Monitor



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Financial Services Technology Consortium (FSTC)

Principal representative from **Bank of America** to the **Financial Services Technology Consortium (FSTC)**. FSTC is made up of leading U. S. banks, **National Laboratories of the U. S. Department of Energy**, the **U. S. Department of Treasury** and a number of U. S. universities. FSTC sponsors non-competitive collaborative research and development on inter-bank technical projects affecting the entire financial services industry in the U. S. - with particular emphasis on projects involving the development of the National Information Infrastructure (NII) and High Speed Computing and Communications Initiative (HPCCI). Was an active participant in all four FSTC research projects: *Inter-bank Check Imaging*, *Electronic Commerce Payments*, *Electronic Check* (SmartCard technology), and *Fraud Detection and Management*; and was FSTC Project Director for the *Fraud Detection and Management Project*.

Strategic Networking Technologies

This was a new group for Bank of America. The unit set strategic direction for all of Bank of America's data networks. It then researched, tested, and prototyped new networking technologies. After thorough testing the technologies and expertise were transferred to the tactical telecommunications groups for implementation and proliferation. Examples of technologies are:

- ISDN
- frame relay
- asynchronous transfer mode (ATM)
- multi-protocol transport networking (MPTN)
- new releases of intelligent hubs and routers
- single system image network management tools
- Open Systems Interface (OSI)

Image Processing

This group performs research and develops prototypes for a variety of financial services related image processing. Foremost among these are check imaging and loan document imaging.

3/1988 - 11/1992

Manager of Bank of America's Network Design

Accountable for developing comprehensive logical and physical network strategy and tactical designs for all of Bank of America's data networks.

Primary responsibility was BofA's California Data Network, an SNA utility data network. Assure implementable end-to-end network designs with staff of senior telecommunications systems engineers. Negotiate design solutions with senior management from other departments and facilitate concurrence through influence management.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Work closely with all telecommunications vendors, most notably IBM, AT&T, Pacific Bell and MCI on non-disclosure material to assure design compatibility with the strategic direction of these key vendors, and to both lobby for and exploit new technology solutions. End-to-end network design encompasses both the physical and logical network from the IBM front end processors on the host side, through the physical transport, to the end point controllers and the IBM token ring local area networks which are populated by IBM 3270's and IBM PS/2s Models 50, 55, 70 and 80. PS/2 communications software design includes non-disclosure development with IBM using DOS and OS/2 EE including LU0, LU2 and LU6.2 protocols.

Secondary responsibility was the establishment of a TCP/IP LAN/WAN network to support BofA's entry into this new area. Responsibilities included choice of routers, intelligent hubs, network management/support tools, and integration into existing physical telecommunication facilities.

Other responsibilities include the design for all of BofA's other data networks which include mini-computer proprietary communications, X.25 packet switch, asynchronous and bisynchronous protocols.

Notable achievements:

- Established new unit.
- Integration of SNA into the California Data Network design.
- Integration of IBM's Financial Business Services System (FBSS) communications package into the Bank's Customer Information Network (COIN) LAN-based workstation platform.
 - Implementation of general purpose LU2 traffic on the Bank's utility network.
 - Introduction of time division multiplexing technology in the utility network to position the Bank strategically for voice/data/image integration.
 - Introduction of TCP/IP LAN/WAN network and supporting infrastructure.

6/1986 - 3/1988

Manager of Bank of America's IBM Transaction Processing Facility (TPF) Systems Programming.

TPF is a highly sophisticated mainframe-based on-line, real-time transaction processing system. Unit's duties included maintaining and enhancing the TPF Control Program and working closely with operation's senior management to provide production support for BofA's San Francisco and Los Angeles TPF production systems. TPF was the central telecommunications switch in BofA's data network and as such was a key component in the overall ability to deliver communication services to all of BofA's retail bank branches.

Notable achievements:

- Complete upgrade of both San Francisco and Los Angeles centers from TPF2.2 to TPF2.3 in 8/87.
- Development and installation of a PS/2-based automated operator application for the TPF Prime Computer Room Agent Set (CRAS) console.
- System support contributing to the establishment of a true 24 hour by 7 days a week operation with 99.8% availability.



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

10/1984 - 6/1986

Manager of Bank of America's Transaction Processing Facilities (TPF) Delivery Systems

This unit developed and maintained IBM mainframe on-line and batch applications in support of BofA's Retail Banking Division.

Notable achievements:

- Implemented and maintained a TPF-based stand-in application for critical teller functions in the event of an IMS application host outage.
- Design, develop and implement an integrated TPF/MVS (on-line/batch) package to provide a stand-in database for the automated teller machines in the event of an IMS application host outage.

United Airlines - 5/1967 - 10/1984

10/1977 - 10/1984

Applications and systems programmer for United Airlines

Duties ranged across the entire scope of systems and applications development: requirements gathering, system analysis, database design, application design, coding, testing, implementation, maintenance and coverage.

Non-Data Processing Career Summary

5/1967 - 10/1977

Passenger Service Agent and Passenger Service Supervisor for United Airlines

Employed by United directly out of college in 1967. Worked various public contact positions in Ft. Wayne, IN; Los Angeles, CA; and Eugene, OR. Was shift supervisor in Eugene when selected as one of twenty candidates out of a field of four hundred applicants for a programmer trainee position with United in Denver, CO in 1977.

Education

Degrees

Associate of Arts: Liberal Arts/English - May 1966 – Kemper College, USA

Bachelor of Science: Computer Science and Engineering - October 1997 – City University London, England

Masters of Business Administration: June 1999 – City University London, England



Bill Smart

Bill Smart Consulting (BSC)

January 2017

CV/Resume

Professional Organizations & Activities

Former Advisory Editor for Bank Technology News; Member of American Association of Artificial Intelligence (AAAI), Association for Computing Machinery (ACM), Special Interest Group on Artificial Intelligence (SIGART), the Institute of Electrical and Electronics Engineers (IEEE); and Founding Member of the IEEE Computational Intelligence in Financial Services Special Interest Group.

An active consultant on fraud detection to both domestic and international banks, featured speaker at U.S. and international conferences and guest lecturer at U.S. colleges and universities, and business seminars and conferences on the topic of business usage of data warehousing, artificial intelligence, knowledge discovery and data mining.

Former Member of the Board of Directors of Integrated HealthCare, Inc. Currently sit on the Board of Directors of Access TradeOne, Inc., an Internet-based online securities trading company.

Personal

USA Citizen, born January 2nd, 1946. Very good written and verbal communication skills, exceptional public speaker, effective team builder, proven abilities in influence management, good health.

Hobbies, activities and interests include golf, billiards, farming, foreign languages (Thai, Spanish and Brazilian Portuguese) and creative writing.

I am a published author:

- Cap'n Billy: An Alabama Odyssey, a fictionalized memoir published in August, 2014
- Kepler-438b, a science fiction novel published in March, 2015
- Jihadi: Path to Heaven, an historical novel published in December, 2015

I hold a U.S. Coast Guard Licensed Captain – 100-Ton Master, Near Coastal Rating with Sailing Endorsement and STCW-95 Certificate.

More information is available on my business website: <http://www.billsmart.com/bsc> and my personal website: www.BillSmart.com.

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