



## Prepaid cards and banking experience

- a. McCaw Cellular and AT&T: - 1994 - 1995  
Assisted in designing and developing the Oracle billing system database that enabled roaming and settlement across McCaw's cellular companies. Continued revisions of same after acquisition by AT&T.
- b. BottomLine Telecommunications: - 1994 - 1996  
Developed the software and process infrastructure for the marketing, management, and administration of the "Talk n' Toss" prepaid phone cards. Integrated the card system with the MAC network. Enabled the platform to scale to large volumes.
- c. MCI/Worldcom: - 1996 - 1997  
Designed and implemented MCI's West coast computer facility in Oregon, and developed the Oracle based prepaid phone card system for MCI/Worldcom. Still in use today.
- d. Cashel Communications: - 1995 –1997  
Designed and developed a complete prepaid phone card system, including "hot swap-able" hardware. System was designed to be resold on a global basis. RBA worked with Japan Telecom as one of first customers. RBA also set up a distribution company in the UK, and did the business and process design for Legion UK, Ltd (French company) to do prepaid cards in the UK. Worked with "dial-back" companies all over Europe.
- e. Japan Telecom: - 1996 – 1998  
Engineered solutions for wireless services for the Nagano Winter Olympics. Designed solutions for the "Moshe Moshe" prepaid phone cards. Assisted in setting up the prepaid phone card business using the Cashel platform.
- f. CalNet Bank: - 2000 – 2001  
Provided consulting and systems design to help launch this early Internet bank's prepaid debit products. Worked with its prepaid card providers to enhance system features.
- g. DoCoMo: - 2001 - 2002  
Designed and developed solution to enable the Cashel platform to support a prepaid cell phone "two way" billing service with unique call set-up and tear-down protocols. This became the foundation for DoCoMo's prepaid cellular system.
- h. Visa: - 2001 – 2004  
Consulted with Visa on their global security operations, technology, and security auditing processes. Made recommendations on policies, procedures, organizational structure, and budgets to the executive committee. Recommendations were adopted and implemented with RBA assistance.
- i. USBank: - 1994 – 2004  
Provided consulting and design work on multiple aspects of banking processes. In the last two years of engagement, RBA architected, designed, and managed the development of the on-line "Express Banking" system. RBA also designed and developed the "intranet" services for internal processes.
- j. interState Net Bank and EDS: - 2003 - 2004  
Designed and developed a prepaid Visa card system which integrated with bank's EDS system. RBA provided a complete card solution with multiple splits and commission payouts, instant account transfers and loads, and on-line purchase and account inquiry.
- k. West Coast Bank: - 2004 – Present  
Designed and developed a highly scalable, full-featured, and unique debit platform (patented features) for Visa debit cards and mobile banking services, which it implemented under license with this \$3B bank. RBA is the processor, a Visa "third party servicer" and ISO, and a bank merchant. RBA owns all the platform intellectual property, including the mobile banking system. RBA formed, and has ownership in marketing companies now selling these cards and services.
- l. Xtreme Mobile & Phonetec: 2006- present  
Implemented RBA's Mobile Banking system with an MVNE and MVNO as resellers. Offering annual subscriptions to this service, which includes a free Visa debit card with a virtual mobile bank account.