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BIOGRAPHY

NICK COLLIN - Director, Collin Consulting Ltd

Nick Collin is an experienced management consultant specialising in consulting to banks and other financial institutions. Particular areas of expertise include: EMV chip cards; chip-based added value applications; payment systems; e-commerce; on-line banking; e-trust and information security; information systems strategy; application of advanced technologies; speech recognition; business process improvement; marketing and product development; market entry strategy; delivery strategy; scenario planning; workshop facilitation; and communications. Over the past 25 years, Nick has led numerous projects for financial and other clients in the UK, US, Far East, and most major continental European countries, for example:

- A long term contract for MasterCard in Brussels, working initially for the European e-business team and latterly for the Global Chip Centre of Excellence. Major projects have included:
 - Development of a "chip roadshow" and a comprehensive suite of chip presentations for communicating MasterCard's EMV chip card migration program to banks worldwide.
 - Development of a series of packaged "OneSmart" chip propositions built around added value applications, and subsequent communication to MasterCard members through interactive workshops. This work has had a significant influence on MasterCard's global chip strategy.
 - Long term assistance to the chip product management group on chip commercialisation, chip revenue modelling and establishing and managing OneSmart Clubs for member banks in European markets.
 - Development and delivery of chip and OneSmart training courses for banks.
 - Development of a chip business strategy for a major UK MasterCard member using workshops to identify multi-application chip opportunities such as loyalty for store-card clients.
 - Product development, marketing and implementation of MasterCard's Chip Authentication Program (CAP).
 - Management of MasterCard's UK Contactless Forum for launching OneSmart PayPass as a new cash displacement product.
 - Establishment of an e-business team, development of an e-business strategy, and communication of the strategy to MasterCard members in Europe. The strategy covers secure on-line payments using MasterCard SecureCode and remote chip authentication (CAP).
 - Initiation and management of MasterCard's e-trust programme, including chairing the E-Trust Working Party of MasterCard members. This assessed the feasibility of a MasterCard-branded PKI-based digital identity and digital signature scheme.
- Several projects on the Internet and electronic commerce, including: assistance with the design, development and implementation of the UK's first Internet banking service (Nationwide); preparation of a report on e-commerce opportunities and threats for a major bank (Barclays); security review of a web-based PC banking system at another UK bank (HSBC); chairman of a working group on Internet security for banks (CSFI); conversion of the distribution infrastructure of a global financial information vendor from proprietary to web-based technology (Dow Jones Telerate); workshop to develop a long term plan for a combined telephony and Internet banking communication centre (Lloyds TSB); review of plans to establish an e-commerce group function at a large UK financial institution (Barclays).
- Several e-trust projects on the commercial feasibility of PKI-based digital certificate products (in addition to the work for MasterCard described above): preparation of a report on e-commerce opportunities and threats, including e-trust recommendations (leading to founding membership of the Identrus consortium) for a major bank (Barclays); analysis of a new digital signature banking product (Barclaycard); project manager of an inter-bank working party under the auspices of APACS to develop a scheme and associated e-trust services for facilitating secure business-to-business e-commerce (ECIPS).
- Several payment systems projects, including: a long-term consulting assignment for EftPos UK Ltd to develop the UK's first debit card network (responsible for all bank member working parties); process redesign of a Japanese bank's private label credit card operation (Mitsubishi Trust); implementation of a fault-tolerant 'EFT Gateway' at a UK bank (Yorkshire Bank); and a series of strategic assignments for an international payments organisation (Visa).
- Information systems strategy projects for a range of companies including: a UK merchant bank (Henry Ansbacher); a retail credit card company (Next/Club 24); a multinational commodity and financial futures broker (Rudolf Wolff); a London metals trader (Brandeis Intsel); a building services supplier (GKN); and a large firm of solicitors (Denton Hall). These projects all involved assistance in subsequently implementing the strategy.
- Scenario planning and workshop facilitation for the boards of the banking and healthcare subsidiaries of a major insurance company (Standard Life).
- Implementation of advanced automated speech recognition systems based on SRI's Nuance natural language technology at two separate UK banks (Nationwide and Lloyds TSB).
- Several projects over ten years for a large data centre serving the German savings banks (dvg), including a merger strategy (achieved annual savings of DM 20 million); and a review of planned network-centric IT architecture based on 3-tier client/server, thin clients, and distributed objects.
- Management over several years of a series of projects for a large UK building society (Nationwide), including: establishment of a profitability measurement scheme; development of a competitor monitoring system; implementation of a speech recognition interface for a multimedia kiosk; Internet information security architecture; strategy, design, and development of an Internet delivery channel.
- Market studies for a range of clients, including: a major financial information vendor (Reuters - Far East market for new multimedia product); a large Japanese bank (Mitsubishi Trust - US investment advisory start-up); a US consumer finance company (Household - new operation in Spain); a Japanese supplier of data encryption products (Advance - European market entry); and a Japanese software supplier (Zuno - digital library market assessment).
- Development and delivery of training courses on investment banking and securities trading, for a leading office systems supplier (Xerox), and for a US computer manufacturer (Hewlett Packard)
- Development of a new organisation in support of a redesigned retail distribution strategy for a Netherlands bank (Credit Lyonnais Bank Netherlands), based on profitability analysis, market segmentation, and an assessment of alternative delivery channels.
- A study of strategic opportunities for the Spanish insurance industry
- Creation of a performance improvement plan for a UK police force (West Yorkshire), using the Rummler Brache process improvement methodology
- Feasibility assessment for the UK Department of Industry (DTI) of an integrated UK national reservation system based on viewdata
- Design of a new IT Department for the government of Kuwait, including structure, business processes, roles and responsibilities, job descriptions (100 jobs) and training curriculum

Until 1998, Nick was a Principal Consultant at SRI Consulting and Director of the Financial Services Practice at SRI's London office. Prior to that he was an executive consultant with Ernst and Young, based first in London and then in New York. He has also worked for GEC Computers and as an operational research scientist at the National Coal Board.

He has written many articles and spoken at a number of conferences on financial and information technology topics, and recently published a major research study on intercepting new telecom technologies. He has chaired several working groups on subjects such as financial expert systems, payment system fallback arrangements, and Internet security.

Nick has a first class B.A. degree in Natural Sciences from Cambridge University and a D.Phil in Experimental Psychology from Oxford University.

Please download the biography in PDF here: 