

RALPH ROLEN

3509 Winterberry Circle
Louisville, Kentucky 40207

rolenr@msn.com
www.linkedin.com/in/ralphrolen

502.381.4805 O
720.326.6202 C

EXECUTIVE SUMMARY

Senior-level executive with exemplary record of addressing high growth opportunities and underperforming organizations in Fortune 500 companies and VC-backed ventures. Extensive leadership experience in developing US and international markets, building effective and committed organizations and delivering superior P&L performance.

- Built cohesive international team focused on client and new market services creating 14% growth, record top and bottom line performance and 99% client retention at Stored Value Solutions.
- Increased production 30% at Total Merchant Services (\$6.5 billion merchant processor).
- Led First Data Corporation's (Fortune 261) closed loop credit card processing initiative from a loss to a \$30 million pretax annual contribution in 2 years with an additional \$80 million future opportunity.
- Grew First Horizon National Corporation's (Fortune 575) retail banking and transaction processing businesses to \$100 million pretax annual profit – 12 year compound annual growth rate of 18%.
- Sold and successfully competed major consulting engagements for Fortune 100 and PE backed companies.

EXPERIENCE

GLOBAL BUSINESS PAYMENTS CONSULTING, Louisville, Kentucky 2012 to Current

President and CEO

Provides strategic reviews, business development and capital raising consulting to fintech and payment processing firms.

- Provided market intelligence, competitive analysis and general consulting to Private Equity firms investing in payment services companies and Mobile/Internet companies wishing to raise capital.
- Interim CEO of privately held debt litigation firm; reduced operating expense over 20%, initiated debt structure and provided transition leadership for the \$400 million asset company.
- Resolved organization conflict and developed expansion strategy for leadership training company successfully serving Fortune 500 companies for the past 18 years.

STORED VALUE SOLUTIONS, Louisville, Kentucky 2008 to 2012

General Manager

Stored Value Solutions is the world's largest gift card and prepaid card producer and processor, serving top retailers and consumers globally with processing in 50 countries, 26 languages and 30 currencies. Company produces over 550 million card products and processes over 1.2 billion transactions annually.

- Out grew market 3x, set 5-year new sales records and opened China and South America markets.
- Grew revenue and EBIT to 19-year record high with 14% revenue and 25% EBIT annual growth rates.
- Set strategy and restructured organization resulting in world-class client service and 99% client retention.
- Established culture of value creation through employee empowerment, personal accountability and collaboration resulting in Client NPS moving from -23 to +40 and record employee engagement scores.
- Redesigned products for international markets and installed new data processing platform without issue.
- Entered two adjacent markets (promotions and loyalty) with new products ensuring future sales growth.

TOTAL MERCHANT SERVICES, Basalt, Colorado 2006 to 2008

Chief Operating Executive

Total Merchant Services is a privately held top ten independent payments processor, settling over \$6 billion annually. Company provides services through a national sales force of 2,000 associates throughout the US.

- Increased production by 30% without increase in headcount or direct operating expenses.
- Grew EBIT 100% over 2006 levels.
- Installed critical internal functions: Chief Financial Officer, Human Resources and Chief Technology Officer; secured \$100+ million credit line and modernized web sites.

Ralph Rolan

GLOBAL BUSINESS PAYMENTS CONSULTING, Denver, Colorado 2004 to 2006
President and CEO

Provided strategic and operations consulting to major financial service and payment transaction providers. Clients included Visa International, Google, Prudential Financial, First Data Corporation and other data processing and technology based firms. Representative engagements:

- Determined the economic, risk and brand impact from mandating global implementation of chip cards on the international stakeholders i.e., card issuers, transaction acquirers and merchants.
- Created business development strategy and tactical plans for independent sales organizations that included identifying organic growth markets and potential acquisitions.
- Developed the implementation strategy for new payments network. Recommendations included organizational design, staffing, systems, fraud review and economics forecast.

FIRST DATA CORPORATION, Atlanta, Georgia 2002 to 2004
General Manager First Data Net

First Data Corp is a leader in electronic commerce and payment services, and processes 42 billion merchant transactions annually, 12,000 card issuers and 750 million accounts. First Data Net subsidiary provided closed loop processing for branded credit cards as well as \$3.5 billion daily settlement to 700 clients.

- Created over \$30 million in annual contribution from Visa and MasterCard closed loop initiatives and consolidated common functions forming the foundation for additional \$80 million annual future income.
- Processed retrievals, chargebacks and exception items in addition to \$3.5 billion daily settlement to 700 clients. Member of firm's key client relationship teams.

FIRST HORIZON NATIONAL CORPORATION, Memphis, Tennessee 1989 to 2002
Executive Vice President and Manager of Retail Banking

First Horizon National Corporation is a financial institution that operates 196 locations in the United States. Led four national businesses (Consumer Finance, Merchant Services, Credit Card, and Debit Card) as well as Branch Consumer Lending, Product Development & Sales and Consumer Risk Management. Accountable to the President, Board of Directors and regulators for consumer portfolio P&L performance and risk management.

- Grew and operated \$750 million total revenue consumer lending and fee businesses with \$100 million pretax contribution growing at 18% annually for 12 years.
- Repositioned sales and operations from product centric to customer centric sales and service model.
- Created and led first major empowerment effort that resulted in the record employee retention rates and customer satisfaction scores.
- Automated consumer lending and risk processes dramatically improving productions and quality.

LOMAS FINANCIAL CORP (predecessor company to First USA), Dallas, Texas 1982 to 1989
Senior Vice President and Manager of Mergers and Acquisitions, Emerging Markets

Lomas Financial Corp was a diversified national financial services firm. I acquired and converted 13 credit card and 11 merchant programs for the credit card division as well as managed consumer fee and lending businesses.

EDUCATION

UNIVERSITY OF TEXAS; Austin, Texas. MBA – 1983

UNIVERSITY OF OKLAHOMA; Norman, Oklahoma. BA, Business Administration – 1979

Certified Public Accountant

Past Board Member: National Branded Gift Card Association and LaserMaster Inc. (NASDAQ)

Past Committee Member: VISA Inc. - USA Operations, Strategy, and International Risk and Operations committees and other industry organizations.