Juha Koski

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Year of birth	1960
Nationality	Finn
Marital Status	Married
Family	A daughter and a son

Professional Summary

Professional summary

I am talented ICT professional holding strong 29-year background in banking business in various ICT projects, mainly as a Project Manager or Specialist.

Last ten years I worked in the team which was responsible for the whole payment card ecosystem ICT tasks in the global environment. Tasks included taking care of the whole life cycle of the cards, ranging from requirement analysis to security matters, and managing payment card related digital projects. I've got a long experience as an ICT project manager in card related and other projects. The first ten years I worked as a software designer (Cobol) and in various IBM DB2/SQL database related tasks.

My job has required a good working relationship between Business and ICT specialists. It is essential to understand the requirements from international Business and the capabilities IT organizations can provide to support the business processes and projects. This will ensure that customer needs are always met and solutions are found that really make a difference to the customer.

Currently I've been focusing on Information Security and Data Privacy projects. Re-education, strong Banking and Project Management background has given me good advantage to run the customer Security and Privacy implementation projects and assessments in timely manner keeping Business requirements in mind.

I am enthusiastic in building customer-oriented solutions and engaged in getting them to meet the goals. My key strengths are analytical and solution-oriented way of thinking, social personality and technical oriented thinking which helps me to handle the complex, technical and cross-border environments both in Finnish and English.

Primary skills and focus

My main skills are:

- GDPR requirements
- ICT Project management
- Requirement and process analysis
- Digital payment card systems
- Training/Coaching
- Card technology
- Cross-country co-operation
- Testing, piloting, implementation
- MobileBanking card functionality
- Card security (transactions, PCIDSS)
- Security assessment
- Automatia ATM network messaging
- TalletusOtto ATMs
- XML, WebService, Finvoice standard
- IBM DB2/SQL environment
- SQL
- DB2 performance evaluation

Project Experience

Senior ICT consultant **Fiarone Oy** **Time involved:** 04/2017 –11/2017 FIARONE	**ICT, Finance and GDPR consultant** ICT and GDPR consultant for Finance and process focused customers. **Methods, tools and technologies:** • ICT project management • PCI-DSS • Testing and verification services • GDPR and IT Security
Specialist in payment cards ecosystem and cards related projects **Danske Bank Oyj** **Time involved:** 10/2007-03/2017 Danske Bank	**Specialist in Payment Cards Ecosystem and Cards Related Projects** Part of Bank's payment cards team which in an agile manner took care of payment cards ICT ecosystem (ICT specs, proof-of-concept, building, implementation, support, security, digital card systems). **Methods, tools and technologies:** • ICT project management in agile manner • Requirement and process analysis • Digital payment card systems • Training/Coaching • Card technology • Cross-country co-operation (Danske Bank DK, SW, NO, India, Lithuania) • Testing, piloting, Implementation • MobileBanking card functionality • Card security (eBanking/Mobilebanking, transactions, PCIDSS)
Project management **Danske Bank Oyj** **Time involved:** 11/2016-02/2017 Danske Bank	**ICT Project Manager - Fraud mitigation & fraud detection in eBanking and MobileBanking pre-analysis project** ICT project manager in requirement analysis phase. This project focused on advancing card security features in eBanking and Mobilebanking. **Methods, tools and technologies:** • ICT project management • Requirement and process analysis • PCI DSS requirements • Card security in eBanking and MobileBanking • Cross-country co-operation (Danske Bank DK, SW, NO, India)
Payment card specialist **Danske Bank Oyj** **Time involved:** 09/2016-02/2017 Danske Bank	**Payment Card Specialist – PCI DSS project** Participant in the PCI DSS project which scope included requirement analysis, proof-of-concept, testing and implementation. **Methods, tools and technologies:** • Requirement and process analysis • PCI DSS requirements • Testing, piloting, implementation • Cross-country co-operation (Danske Bank DK, SW, NO, India)

Project management **Danske Bank Oyj** **Time involved:** 02/2015-08/2015 Danske Bank	**ICT Project Manager / Payment Card Specialist – Card functionality in MobileBanking** Requirement analysis on phase one as a card specialist and on phase two manage the proof-of-concept, testing, piloting, training and implementation phases. **Methods, tools and technologies:** - ICT project management - Participating in requirement analysis - Card security in MobileBanking - Requirement and process analysis - Proof-of-concept - Testing, piloting and implementation - Training/coaching - Cross-country co-operation (Danske Bank DK, SW, NO, India)
Project management **Danske Bank Oyj** **Time involved:** 10/2014-08/2016 Danske Bank	**ICT Project Manager and support– Corporate credit card eInvoice** The project created the credit card eInvoice for corporate customers in XML and PDF formats. My role was to manage requirement analysis (for Finland), process analysis, proof-of-concept, testing, piloting with external customers, training and implementation phases. **Methods, tools and technologies:** - ICT project management - Resourcing - Requirement and process analysis - Proof-of-concept, testing, piloting and implementation - XML, Webservice, Finvoice invoicing standard - Training/coaching - Support - Security assessment - Cross-country co-operation (Danske Bank DK, SW, NO and India)
Project management **Danske Bank Oyj** **Time involved:** 04/2013-09/2014 Danske Bank	**ICT Project Manager – Merchant services Cross-settlement feature with NETS** ICT project manager in co-operation project with NETS Finland. The cross-settlement feature gives the merchants the option to pay the card transaction fees to NETS on monthly basis. The extranet connection to NETS for the bank was also implemented. **Methods, tools and technologies:** - ICT project management - Requirement and process analysis - Proof-of-concept - File transfer technology - Security assessment - Cross-country co-operation (NETS FI, Danske Bank DK, India)
Project management **Danske Bank Oyj** **Time involved:** 04/2014-09/2014 Danske Bank	**ICT Project Manager / Specialist – Corporate cards 3D Secure** 3D Secure was planned to be implemented for corporate cards. My task was to manage requirement and process analysis (for DB Finland) and manage the proof-of-concept. After POC the implementation was postponed. **Methods, tools and technologies:** - ICT project management - Requirement and process analysis - Proof-of-concept 3D Secure concept - Cross-country co-operation (Danske Bank DK)

Project management **Danske Bank Oyj** **Time involved:** 04/2013-11/2013 Danske Bank	**ICT Project Manager / Specialist – New Automatia ATM deposit solution TalletusOtto implementation** Automatia implemented new ATM withdrawal and deposit system. My task was to create the ICT requirements and process documentation for the Bank and then support the implementation process and manage proof-of-concept, testing, piloting and support. **Methods, tools and technologies:** • ICT project management • Requirement and process analysis • Proof-of-concept, testing, piloting • Automatia ATM network messaging system • TalletusOtto ATMs • Cross-country co-operation (Automatia Oyj, Danske Bank DK, India)
Project management and specialist **Danske Bank Oyj** **Time involved:** 02/2015-10/2015 Danske Bank	**ICT Project Manager / Specialist – Contactless cards technology** Contactless feature was implemented to payment cards in Danske Bank at 2015. I was responsible for requirement analysis (for Finland), proof-of-concept, testing, piloting, teaching/coaching, support and implementation **Methods, tools and technologies:** • ICT project management • Requirement analysis • Proof-of-concept • Technical testing • Piloting • Contactless cad technology • Security dimensions of the contactless cards • Teaching/coaching • Cross-country co-operation (Mastercard, Danske Bank DK
Project management **Danske Bank Oyj** **Time involved:** 08/2010-03/2017 Danske Bank	**ICT Project Manager – Co-branding payment cards** ICT co-operation for co-branding the cards with retailers Kesko and Tradeka. **Methods, tools and technologies:** • ICT project management • Security assessment, PCI DSS • Development • Support • Cross-country co-operation (Danske Bank DK, India)
Project management **Danske Bank Oyj** **Time involved:** 08/2006-03/2007 Danske Bank	**ICT Project Manager (D-DAY sub-project) – Data transfer from Sampo Bank's servers to Danske Bank's servers.** Manage the subproject which task was to find the owner for all data in Sampo Bank servers and move it to Denmark and set the access rights (active directory) in place. Danske Bank merged to Sampo Bank at 2006 which started a huge D-DAY project where the systems were moved and integrated to Danske Bank Denmark. **Methods, tools and technologies:** • ICT project management • Resourcing • Active directory access management principles • Teaching/coaching • Cross-country co-operation (IBM Denmark, Danske Bank DK)

Responsible for branch offices self-service environments **Danske Bank Oyj** **Time involved:** 06/2005-03/2017 Danske Bank	**ICT Project Manager / Specialist – Responsibility for and project management for branch offices self-service environments** Full responsibility for Danske Bank branch offices self-service systems (bill payment machines, internet kiosks, ATM deposit machines, secure safe boxes). **Methods, tools and technologies:** • ICT project management • Support • Environment management • Process analysis • Resourcing • Vendor management in Finland • Testing, piloting, implementation • Security assessments • Teaching/Coaching • Firewall principles, thin client management, ATM messaging system • Infrastructure • Cross-country co-operation (Automatia, Intermarketing, IBM DK, DB DK)
Project management / specialist **Sampo Pankki Oyj** **Time involved:** 01/2003 – 06/2005 Sampo Pankki	**ICT Project Manager / Specialist – eBanking mainframe services** Participant in requirement and process analysis phase regarding the services and manage the building and implementation phase. eBanking system used legacy systems services running on IBM mainframe. Vendor Primasoft. **Methods, tools and technologies:** • ICT project management • Requirement and process analysis • Proof-of-concepts, testing, piloting, implemention management • Vendor management (Primasoft)
Project management **Sampo Pankki Oyj** **Time involved:** 08/2002 – 10/202002 Sampo Pankki	**ICT Project Manager – Share subscription (NetShare) system running in internet.** **Methods, tools and technologies:** • ICT project management • ICT requirement and process analysis • Resourcing • Vendor management (Primasoft)
ICT Project management / specialist **Sampo Pankki Oyj** **Time involved:** 04/2002 – 05/2002 Sampo Pankki	**ICT Project Manager / Specialist - Extranet to Veikkaus** ICT project manager for the project which task was to build secure extranet connection from the Bank to Veikkaus. **Methods, tools and technologies:** • ITC project management • Security assessment • Resourcing • Co-operation project with Veikkaus

Project management **Sampo Pankki Oyj** **Time involved:** 06/2001 – 03/2002	**ICT Project Manager / IBM DB2 specialist – Building database and database services for mainframe access management system.** Participant in requirement and database analysis phase and manage the implementation of the services on later phases. The general access management environment was created for mainframe business systems in order to manage access to mainframe business services. It was based on IBM DB2 database **Methods, tools and technologies:** • ITC project management • Requirement and process analysis • Resourcing • IBM DB2/SQL environment
Project management **Sampo Pankki Oyj** **Time involved:** 06/2000-03/2001	**ICT Project Manager / DB2 Specialist – Full DB2 system test database environment (identical to production environment).** Responsible for managing and acting as a specialist of in the project which task was to build the full DB2 database test environment (identical to production environment) with all the services used by business systems in production. **Methods, tools and technologies:** • ICT project management • Database architecture • Requirement and process management • IBM DB2 database environment
Project management **Leonia Oyj** **Time involved:** 01/1999-12/2000	**ICT Project Manager - Year 2000 technical sub-project** ICT project manager taking care of a couple of legacy systems. The turn of the millennium posed the risk of the date misinterpretation in legacy systems due to shortened date format used in systems. **Methods, tools and responsibilities:** • ICT project management • Requirement analysis (legacy systems, IBM mainframe) • Working also in D-DAY project office • Contingency management
System responsibility **Leonia Oyj** **Time involved:** 10/1998 – 12/1999	**Responsible for Midas-Lending (customized loans) system technical small-scale development.** **Methods, tools and technologies:** • ICT project management • Teaching/coaching • Small-scale development
Project management **Postipankki Oyj** **Time involved:** 12/1997 – 09/1998	**Project manager – Project merging Vientiluotto and Postipankki Customized Loans System** Project manager for the project which integrated the Customized Loans System. Postipankki and Vientiluotto merged at 1998 and formed Leonia Bank. The Vientiluotto's systems were integrated to Postipankki's systems. **Methods, tools and technologies:** • Collaboration ICT Project Management • Requirement business and process analysis • Proof-of-concept, test, piloting, implementation management

ICT project management **Postipankki Oyj** **Time involved:** 7/1996 – 05/1997	**ICT project manager / Risk management system project** ICT project manager in cross-country risk management system project (Risk vision). System vendor was Misys from England. **Methods, tools and technologies:** • ICT project management • Process analysis • Responsibility of delivering solutions, coordination and support
ICT foreign branch office responsible **Postipankki Oyj** **Time involved:** 07/1994 – 06/1995	**ICT foreign branch responsible** Responsible for branch office ICT during the time Postipankki had branch offices in New York, London and Moscow. At the time Business decided to close the sites responsible for driving down the named sites. **Methods, tools and technologies:** • ICT project management • Branch IT architecture
Database administrator (DB2/SQL) **Postipankki Oyj** **Time involved:** 07/1993 – 06/1996	**Database administrator (DB2/SQL)** Working in database team: database modelling, operation, performance analysis, training/coaching, database security. **Methods, tools and technologies:** • IBM DB2/SQL database environment • Database modelling and building • Security monitoring • Teaching/coaching • Database Performance analysis • Database operation
DB2/SQL method developer **Postipankki Oyj** **Time involved:** 07/1991 – 06/1993	**IBM DB2/SQL database method developer** Developing the methods how SQL is used in Cobol programs and coach the programmers how to efficiently exploit it. Developing the performance evaluation tools. IBM DB2/SQL database was implemented in Postipankki during 1988. **Methods, tools and technologies:** • IBM DB2/SQL • SQL • DB2 performance evaluation • Training/coaching • ICT Project management
Software designer **Postipankki Oyj** **Time involved:** 06/1988 – 06/1991	**Software designer** The programming language used was Cobol in IBM mainframe environment (CICS, DB2/SQL, MVS). **Methods, tools and technologies:** • Software architecture • System requirement analysis • Banking systems (mainly CRM systems) • Cobol • IBM CICS, DB2/SQL, IBM MVS • Software testing and implementation

Skills

Roles	Experience		Last Practiced
	Years	Months	
ICT Project Manager	15		6 months ago
Payment card specialist	9		5 months ago
Responsible for the self service environments in Bank	10		5 months ago
IBM DB2/SQL database administrator	6		20 years ago
Cobol software developer	3		25 years ago
Professional Skills			
GDPR requirements			At the moment
Payment card technology	10		5 months ago
Payment card processes	10		5 months ago
Digital card payment systems	8		5 months ago
Card security (transactions, PCIDSS)	3		5 months ago
MobileBanking card functionality	3		5 months ago
Business requirement and process analysis	15		5 months ago
Automatia ATM network messaging and TalletusOtto ATMs	12		5 months ago
Webservice & XML & Finvoice eInvoice standard	2		5 months ago
IBM DB2/SQL database administrator	6		20 years ago
IBM DB2 SQL database operations and methodology	6		20 years ago
Cobol software developing	3		25 years ago
Business knowledge			
Banking business	20		5 months

Education & Certificates

1980 – 1988	**Computer Science in Turku University (M.Sc.)**
1998 – 2017	Management training program (bank's internal program)
	Lean training program
	Project management training program (bank's internal program)

Language Skills

Finnish	Excellent written and spoken, native
English	Excellent written and spoken
Swedish	Satisfactory reading understanding, poor spoken and written

References

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