

# Thomas Bellenger

## Contact

(650)4229953

[tbellenger@gmail.com](mailto:tbellenger@gmail.com)

413 Buel Ave, Pacifica CA 94044

## Expertise

Mobile Banking, FinTech,  
Android, Apple Pay, Google Pay,  
Samsung Pay, EMV, NFC,  
Contactless Payments, Product  
Development, Payments,  
Identity

## Education

2010: Management Training

2005: Project Management  
(PMBOK)

1997 - 2001: B.S.c Computer  
Application

Specialisation: Applied Crypto &  
Pattern Matching

2000: ERASMUS Institute  
Nationale des Sciences

Appliques (INSA) Exchange  
Program

1995 - 1997: Irish Leaving  
Certificate (equiv. SAT)

## Patents

10789587 - Wireless Short  
Range Communication Link  
Transmission Of Line Item Data  
In Real Time

10911456 - Systems and  
methods for device push  
provisioning

10103781 - Contactless data  
exchange between mobile  
devices and readers involving  
value information not  
necessary to perform a  
transaction

## Patent Applications

20210067316 - Provisioning  
Method And System With  
Message Conversion

20200252745 - METHOD AND  
SYSTEM FOR LOCATION-BASED  
RESOURCE ACCESS

20200204372 - TECHNIQUES  
FOR SECURELY PERFORMING  
OFFLINE AUTHENTICATION

20190074866 - CONTACTLESS  
DATA EXCHANGE BETWEEN  
MOBILE DEVICES AND READERS  
INVOLVING VALUE

INFORMATION NOT NECESSARY  
TO PERFORM A TRANSACTION

20170255922 - MID-RANGE  
READER INTERACTIONS

20170201520 - SYSTEMS AND  
METHODS FOR DEVICE PUSH  
PROVISIONING

## Background

I have a deep and wide experience with digital payment technologies and a love of sharing that knowledge with cross functional teams to create new products and services

## Experience

### Director, Digital Developed Markets at Visa USA

Sept 2014 - Current

#### Responsibility

- Define and prioritize product roadmap
- Support Product Development as SME
- Manage development of future products
- Lead cross-functional teams to deliver product to market

#### Achievements

- Product management of tokenization services which power the Apple Pay product
- Roadmap and delivery of mobile tokenization SDK for banking apps
- Innovations/Patents in the mobile payment space

### Director, Emerging Products & Innovation at Visa Australia

July 2012 - Sept 2014

#### Responsibility

- Drive Visa's Innovation strategy in Australia and New Zealand.
- Support Business Development as SME

#### Achievements

- Commercial launch of Cuscal HCE proximity payment solution
- Pre-commercial launch of Vodafone Smartpass
- Development of Optus mCash product
- Commercial launch of Westpac mobile payment app

### IT Development Mgr/Mobile Development Manager at ABNote Australia

Oct 2009 – May 2012

#### Responsibility

- Management of a team of eight developers.
- On time delivery of projects and internal key performance indicators.
- Consulting to financial card issuers for EMV programs.
- Introduction of new products.

#### Achievements

- Introduced ABnote's Trusted Service Manager (TSM) to market and successfully gained certification from both Visa and MasterCard
- Successful introduction of dual interface chip card products to many major Australian and NZ banks.
- Introduction of a group wide issue tracking system

### Technical Consultant, EMV at ABnote Australia

May 2008 – Oct 2009

#### Responsibilities

- Pre sales consulting.
- SME for tender and RFP responses

#### Achievements

- New product introduction.
- Successful EMV migration of many major Australian & NZ banks

### Senior Technical Consultant at Thales Australia

Dec 2006 – Feb 2008

#### Responsibilities

- Pre-Sales consulting and solution definition and analysis.
- Tender responses for the Australian Access Card and Centrelink Staff Card among others.
- Subject Matter Expert for Gemalto clients during EMV banking card launches

#### Achievements

- Development of Proof of Concept for Australian Access Card tender process.
- Successful launch of the first EMV projects for top tier banks.

**Responsibilities**

- Work within a small team to deliver projects on time and within budget.
- Provide the technical customer interface to all parts of the company, including Marketing, Sales, R&D and Production departments.
- Provide pre-sales consulting through to solution delivery and acceptance

**Achievements**

- High customer satisfaction in the delivery of the Portuguese, Slovenian and Slovakian European Tachograph (PKI) personalisation linked to Gemalto subsequently winning the national passport contract and the national identity card.
- On time delivery of the first phase of the Portuguese National Identity Card personalisation solution to the Portuguese National Mint (INCM) worth €40 million.
- Always exceeded 80% on target objectives
- First choice for important projects with short notice showing high flexibility

**Software Development Leader, Emerging Markets at Thales France**

Sept 2001 – Sept 2004

**Responsibilities**

- Development of personalisation application software for the Access & Identity markets

**Achievements**

- Lloyds BACS-TEL (PKI)
- Nissan Worldwide Corporate Badge
- European Tachograph (PKI)
- Thai National Identity Card