

1/10/2010

To whom it may concern,

I have had the privilege of working with Philip Wik at First Card, a division of First Chicago (a successor company of what is now the JP Morgan Chase Company) in the late 1990's. During that time I functioned as a Senior Vice President. During my tenure there, I led a \$100 million development project to entirely redesign and rebuild First Card's system application infrastructure. In 1999, we installed the final release of a system known as First Infinity. It was a 24x7 real-time system that provided the core accounting, customer service, collections, and other related system application functionality for First Card (the largest gold card issuer in the USA at that time with over 18 million accounts). The system was tested by IBM at that time to be able to process 170 million accounts in a single mainframe image.

Philip Wik was one of many dedicated professionals who participated in the design, construction, and implementation of this system. In order to accomplish something of this vast scope and complexity, our project team developed innovative approaches to the project development life cycle as well as the planning and control process. We also utilized a very dynamic team structure and approach to staffing and training. There were 27 different technical teams with expertise in various platforms, databases, and development-related specialties. The leadership team frequently rotated professionals across multiple teams in order to cross-pollinate skills and seed understanding of functionality and architecture throughout the life cycle process. All of our professionals gained a high-degree of exposure to the entire project and developed multi-faceted skills.

If you have the opportunity to hire Phil Wik in any capacity, you will gain a highly skilled resource who has both experience in developing complex, yet highly-integrated operating systems. Should you have questions, I am available and would be glad to respond to your inquiries.

My sincere regards,

Doug Blumhardt

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Doug Blumhardt's most recent corporate position was with Bank One (now part of JP Morgan Chase), where he was senior vice president at First Card (a division of the First National Bank of Chicago). During his tenure at First Card, he was responsible for the development of a new credit card processing system, known as First Infinity. This system was the result of a \$100 million development initiative utilizing 24-by-7 real-time relational database architecture. Completed in 1998, the First Infinity system was tested to perform at the 40 million-account level within First Card's processing configuration and modeled to perform at the 170 million-account level.

Doug was previously a senior vice president of the Associates Corporation of North America (now a division of Citigroup). His varied assignments included leadership of a major corporate reengineering study, oversight of all systems for Associates' consumer finance network (1,700 branches), and seven years of oversight for all information services for Associates' credit card business. He also represented the Associates Corporation on Visa International's Delivery Systems Advisors' Committee for three years; and was a member and chairman of the Credit Card Software Inc (PaySys Inc) Board of Advisors for three years.

<http://dougblumhardt.com/bio.html>