

BILL ZIDEL

PROFILE SUMMARY

Over 45 years of Relationship, Product and Project Management experience, including 24 years in the financial services industry managing Stored Value, Debit, and Branded cards for State and Federal benefit programs. Recently completed 37 years with J.P. Morgan Chase Treasury Services. In addition to managing multiple Electronic Benefits Transfer (EBT) conversion projects, the long-term EBT contract requirements, and responding to day-to-day state change requests, served as J.P. Morgan Chase's expert witness for EBT fraud investigations and trials.

PROFESSIONAL EXPERIENCE

Relationship Manager **13 years, 11 months** **January 2004 - December 2017**
J.P. Morgan Chase – Olympia, WA

- Responsible for day-to-day management of large Federal and State EBT programs, Women, Infants, and Children (WIC) programs, and Direct Benefit programs such as Unemployment Insurance and Child Support. At various times concurrently supported up to 8 programs.
- Most significant lengths of tenure were managing Hawaii EBT for 9 years; Territory of Guam EBT for 14 years, Washington State EBT for 19 years, Nevada EBT for 12 years, Nevada WIC for 10 years, and Nevada Child Support for 11 years.
- Managed the following EBT/WIC programs for 3 years or less: Alaska, Wyoming, Idaho, Arizona, Chickasaw Nation WIC, West Virginia, Utah, United States Virgin Island, Delaware, California EBT Retail, and Idaho.
- Responsible for the planning, design, development, testing, implementation, and post conversion activities of many EBT programs including conversions of EBT programs from paper-based systems to EBT, and transitioning the EBT system both to and from other vendors.
- Maintained remote office in support of J.P. Morgan Chase EBT programs until December 2017.

Relationship Manager – Operations **8 years, 9 months** **April 1995 – December 2003**
Citicorp EFS – Rapid City, South Dakota and Olympia, Washington

- Established and maintained a remote Citibank office in Rapid City, South Dakota from 1995 until transition to Washington State EBT management in 1998.
- Managed the planning, design, development, testing and implementation, and post conversion activities for the North and South Dakota EBT projects, transitioning from a paper-based system to an electronic system using EBT cards.
- Established a remote office in Washington State in 1998 with Citibank until the business was sold to J.P. Morgan in 2003.

Operations and Project Manager – Global Payments Products Division **14 years, 6 months** **November 1980 – April 1995**
Citibank – Citicorp New York, Tampa, Chicago, London, Delaware

- Director Global Cash Management and Customer Service Support, Citicorp Services Inc., Newcastle, Delaware
- Director of Europe, Middle East and Africa Operations, Global Payments Products Division, London England, Citicorp Services Inc.
- Director Travelers Cheques Product Engineering, Citicorp Services Inc., Chicago Illinois
- Director of Marketing, Retail Wholesale Banknote Business, Citicorp Services Inc., Chicago, Illinois
- Director of Distributions Services Operations, Product Engineering and Integration, Tampa, Florida
- Manager Agent Services Operations, New York and Tampa, Florida

Buyer for Sears and Roebuck and Hotel Manger Operations for Ramada Inns Inc. **1972 – 1979**

Service – US Army **1970 - 1972**

- Drill Sergeant and Calvary Scout

EDUCATION AND PROFESSIONAL ORGANIZATIONS

Seton Hall University **1966 - 1970**

- Seton Hall Bachelor of Science (BS) degree - Field of Study: Marketing and Sales Management
- Activities: Phi Sigma Epsilon – Professional Marketing Fraternity

Northern Pacific Railway Historical Society

- Board Memembr 2012 to present, President 2017 to present