

# Karolos Forst

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**Date, Place of Birth:** 15 September 1966, Athens  
**Marital status:** Married, 2 children

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## EDUCATION:

- 1993 - 1994 Masters of Business Administration** (Major in Finance, Marketing and IT), Schiller International University, Heidelberg Germany
- 1986 – 1993 Diploma in Economics**, Ruprecht-Karls University, Heidelberg Germany
- 1986 Abitur**, Dörpfeld Gymnasium, German School of Athens

## WORKING EXPERIENCE:

- 11/2005 – today INTRALOT:**  
**Value Added Services Manager, International Operations**  
Responsible for the implementation of Value Added Services to the Lottery Points of Sale, like Bill Payment, Ticketing, Money-transfer, Purchase of services (e.g. mobile top-up), Issuing of authority documents, Pension payments and others, in all of the countries where the company is operating.
- 03/2005 – 10/2005 TELLAS:**  
**ISP Team Leader**  
Responsible for the proper operation and the new developments of the company's own websites and portals as well as the activation and maintenance of customers' web products.
- 06/2002 – 02/2005 Piraeus Bank (WinBank):**  
**Business Development, Business Analysis & Quality Officer**  
Responsible for the analysis and implementation of new electronic banking products. Project Manager for the implementation of VISA DIRECT, a person-to-person funds transfer application developed by VISA EU. Production of functional and technical specifications as well as project management for the creation of the first Greek public Internet based bill payment application ([www.easypay.gr](http://www.easypay.gr)), as well as other e-banking payment functionalities (e.g. Verified by VISA vbV). Leader for the accreditation of the department according to the ISO9001:2000 standard (1<sup>st</sup> electronic banking division to be accredited in Greece). Participation in the SEMOPS Consortium (**Secure Mobile Payment Service**) for the development of secure electronic payments using mobile devices (IST Project, 5<sup>th</sup> EU Research & Technological Developm. Framework Progr.).
- 01/2001 – 06/2002 ING Bank N.V. Greece:**  
**Methods Organisation and Analysis, Assistant Manager**  
Responsible for the Data warehouse system. Analysis, requirement specifications, selection, implementation and Project Manager of new systems in all segments of the banks' activities (e.g. Brokerage, IVR, CRM, e-banking, Dias, etc.).
- 05/1999 – 01/2001 ING Bank N.V. Greece:**  
**Information Technology, Head of business systems development**  
Analysis, requirement specifications and implementation of systems (purchased or in-house) on various platforms (AS400, Windows) and databases (DB2, ORACLE, SQL, Access). Participation in the Y2000 and EURO conversion of the banks systems. Development, implementation and maintenance of the Data warehouse system. Participation in the implementation of a new loans management system. Selection, implementation and Project management for various systems (e.g. custody, order-routing, brokerage and trading). Responsible for the set-up of the in-house brokerage department (first and only bank to become member of the Athens Stock Exchange). Contact person towards the Bank of Greece and the Hellenic Banks Association.

**07/1997 - 04/1999 REUTERS HELLAS:****Marketing Department, Marketing Executive**

Product management and major client liaison partner for Reuters high end products. Business plan development, sales support and training, as well as new products launch. Responsible for the migration of applications to incorporate the EUR currency during its launch, as well as the Y2K test of several applications. Contact person towards the Bank of Greece, the Hellenic Banks Association and the FOREX Club.

**10/1996 - 07/1997 KPMG Kyriakou:****Management Consulting - Information Technology, Senior Consultant**

Analysis and design of systems and procedures, development of various management information systems (MIS) or executive administration systems, as well as training for these systems. Participation in the assessment of the implementation of several software systems. Conducted several IT audits at major Greek companies.

**09/1994 - 10/1996 KPMG Kyriakou:****Management Consulting - Information Technology, Consultant**

Preparation and supervision in the development of an integrated "Bank Reporting System (ABACUS - BOG)" adapting the accounting system of several banks to the Banking Industry Chart of Accounts (BICA) and automating the bank's reporting to that required by the Bank of Greece. Responsible for all SAP system related matters. Development of a Bank reporting system for Central Bank reporting.

**04/1989 - 07/1994 IKEA (Walldorf, Germany):****Customer support and sales**

Part-time during studies

**02/1989 - 04/1989 Touche Ross Greece (now Deloitte & Touche):****Internship**

Participation in the audit procedures of two Greek divisions of major international companies in Athens.

**LANGUAGES:**

German (mother tongue),  
Greek (mother tongue),  
English (excellent),  
French (elementary)

**SEMINARS, TRAININGS, PUBLICATIONS & MEMBERSHIPS:**

**Seminars** AmCham 16<sup>th</sup> Economic Forum (11/2005), 9<sup>th</sup> Banking Forum (5/2004), 8<sup>th</sup> Banking Forum (2/2003), e-banking Forum (9/2001), Banking Forum (11/2000), "From e-commerce to e- and m-business" (10/2000), 6<sup>th</sup> Banking Forum (2/2000), 5<sup>th</sup> Banking Forum (1/1999), 4<sup>th</sup> Banking Forum (10/1997)

**Trainings** Executive Program in Business Technology Excellence (AUER) (3/2004), IBM Visual Warehouse (IBM) (1/2000), Smart Acquirer Card (VISA) (11/1999), Banks and Marketing (ΕΕΔΕ-ΕΙΠ) (12/1998), KOBRA Advanced Certification Programme, (Reuters Switzerland) (9/1998), Fixed Income Markets (Reuters Austria) (6/1998), Powerplus32 (Reuters Switzerland) (6/1998), Treasury (ΕΕΔΕ) (5/1998), Swaps/Bonds/MM Basics (FOREX Club) (11/1997), Euro (KPMG) (4/1997), CRS++ (FICS) (10/1996), Derivative Products (KPMG) (10/1996), ARIS Toolset (SAP Hellas) (2/1996), Business Process Re-engineering (KPMG) (10/1995), Derivative Products (KPMG) (10/1994)

**Publications** Seminars, Training, Speeches and Articles on various subjects regarding Information Technology, Mobile Payments, Accounting and Treasury Management

**Memberships** Hellenic Management Association (ΕΕΔΕ)  
Nautical Club of Andros (N.O. Androu)

**COUNTRY EXPERIENCE:**

Germany: October 1988 - September 1994

Georgia: April 1995 - October 1995

Visits: Austria, Belgium, Cyprus, Czech Republic, Egypt, France, FYROM, Hungary, Italy, Luxemburg, Morocco, Poland, Romania, Slovenia, Spain, Switzerland, The Netherlands, Turkey, UK, USA.