

TSIBOURIS & ASSOCIATES, LLC

Attorneys at Law



Kenneth J. Sperl **Attorney**

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Education

Thomas M. Cooley Law School
(J.D. 1977); Michigan State
University (B.S. 1970)

Bar Admissions

Ohio

Michigan

Professional Experience

Mr. Sperl has over 25 years experience as a practicing attorney. A significant amount of his practice has been in the representation of large financial institutions as in-house counsel and he is currently of counsel at Tsibouris & Associates, LLC. The primary focus of Mr. Sperl's practice has been in the areas of technology and outsourcing. He also has broad experience in all aspects of commercial and consumer banking. This includes complex electronic services contract negotiation, electronic processing services for both acquirers and merchants in debit and credit card industries, records management programs, merchant processing, and international internet business activities.

Mr. Sperl, while at Michigan National Corporation, held the position of Senior Counsel. He was responsible for providing legal services for the company's credit card, debit card, consumer marketing, operations, and information processing divisions as well as the credit insurance department.

Mr. Sperl spent 12 years at Bank One Corporation most recently holding the position of Senior Vice President and Deputy General Counsel while simultaneously acting as Practice Group Manager for Technology and Contracts. As Deputy General Counsel, he managed over 40 attorneys providing legal services in the areas of consumer banking, consumer lending, trust, securities investment, corporate real estate, technology and credit cards (First USA). As the manager of the Technology and Contracts Group, he developed standardized contracts for use throughout the corporation and was instrumental in the development of a centralized contracting process. He also created a Patent Team, the purpose of which was to protect the creative ideas of Bank One business units.

Mr. Sperl is licensed to practice law in Ohio and Michigan.

Representative Matters

- Negotiated licenses for proprietary credit card processing software to American Express, Barclays Bank (London), Banamex and GZS (a German credit card processing company)
- Negotiated major telecommunications service agreements with MCI and AT&T

Continued

- Negotiated network management agreement with AT&T
- Negotiated data center outsourcing agreement with IBM
- Negotiated bank data processing outsourcing agreement with Systematics (now Alltel)
- Negotiated credit card processing outsourcing agreement with Total System Services
- Created a joint venture for credit card merchant processing
- Created a joint venture among several major financial institutions for ATM services and processing (MAC)
- Negotiated a credit card processing joint venture with Banamex
- Negotiated the sale of a debit card processing company
- Negotiated agreements for a healthcare payment processor
- Negotiated agreements for the electronic banking services division of a major financial institution
- Assisted in the creation of an e-money issuer in the United Kingdom
- Assisted in the creation of an e-commerce retailer in Cyprus
- Created agreements for a credit card merchant services provider