GOV. MSG. NO. 536

John Houston Beebe

I serve on the Federal Reserve's Faster Payments Task Force and as a Founding Member of the Greensheet Advisory Board. I am a highly focused, self motivated and loyal person who has a gained tremendous wisdom and experience from my endeavors. I am recognized for my diplomatic skills, relationship building, creativity and positive energy. I serve as the President & CEO of Celestial Payments; Division Commander of US Coast Guard Flotilla (Oahu, Hawaii AUX) and previously in the highly strategic, Crisis Management position as the US Coast Guard's Liaison Officer to the Emergency Operations Center (EOC) in Florida. I also serve as a strategic consultant to numerous companies across a variety of industries in the public and private sector. I am equally adept working within a team environment or assuming a leadership role.

Celestial Payments performs electronic merchant payment transaction processing across multi-environments. SBA Lending Group provides working capital, SBA Loans, Equity financing and strategic business consulting for private and public companies. My responsibilities with the US Coast Guard have involved a wide spectrum Command of a 80+ person unit force multiplier for the US Coast Guard; EOC Liaison Officer in times of Emergency / Natural Disaster providing key inter-agency guidance among varied Federal, State and local governments, agencies & private business. I am the Founder and fmr Chairman & CEO of Global eTelecom (GETI now Sage EFT) and led the company from a single person start up to processing over \$1 Billion+ USD annually with 2500+ new merchant activations per month. At GETI, I developed the concept and vision for building GETI's business model and trained and developed its current management team. I oversaw and managed the Pilot Programs for NACHA (National Automated Clearing House Association) under Federal Reserve Regulation E on Point of Purchase (POP), Mail Order / Telephone Order (TEL) & Accounts Receivable (ARC) electronic check conversion.

Experience

President, Chief Executive Officer

Secure CryptoPayments /Celestial Payments

May 2012 – Present - Provides payment processing technologies and capabilities for merchants across North America and the Pacific Rim.

Commander, Division 01, USCG District 14 (AUX) US Coast Guard Sector Honolulu

US Coast Guard, Dept of Homeland Security July 2010 – Present Honolulu, Hawaii

US Coast Guard EOC Liaison Officer; Commander of 810+ uniformed personnel US Coast Guard Flotilla AUX based on Oahu. Maritime, Port, Coastal, Marine Safety and Security; Hazardous Waste and Emergency Operations Response (HAZWOPER 40+); Certified Instructor; Incident Command System (ICS) Instructor; Aids to Navigation Verifier, Certified First Aid, CPR, AED; Any and all other Force Multiplier as needed for the US Coast Guard, AUX and US Department of Homeland Security.

General Member & Electromagnetic Pulse Special Interest Group Member

InfraGard - Federal Bureau of Investigation October 2012 - PRESENT

InfraGard is an information sharing and analysis effort serving the interests and combining the knowledge base of a wide range of members. This is an association of the Federal Bureau of Investigation, businesses, academic institutions, state and local law enforcement agencies, and other participants dedicated to sharing information and intelligence to prevent hostile acts against the United States and its allies.

President

Beebe Communications

Owner of FCC licensed TV and Radio Stations

Co-Managing Director, CEO

CyberPay

Florida

Merchant Services & Transaction Processing. ACH, Check 21 and Credit Cards. Architect of Payment Processing Engines and Gateways. All Merchant Accounts, Domestic and Offshore, International.

Founder; Chairman & CEO

Global eTelecom, Inc. (GETI)

Destin/Fort Walton Beach, Florida Area

Founded, developed the concept and vision for building company, management team and developed the premier ACH & Check Processing Company in North America. Pilot Program for NACHA on POP, TEL & ARC check conversion; created, developed and implemented business & marketing strategy for 1st wide scale merchant acceptance of check conversion. Developed the "White Label" business model to serve ISO's and Bankcard Processors as the customer. Responsible for conception, development, roll out and branding of eMagnus. Responsible for Direct and In-Direct sales and new business development. Hand picked, hired and trained my successors and management team who are still in place today. Managed the major partner and bank sales channel. Developed and implemented the risk modeling and technology for all Electronic Check payments. Other duties included: Establishing key partner relationships with Banks, NACHA, Processors, Acquirers, ISO's and non-acquiring companies with established distribution channels. Managed the roll out of partner programs, training, and program implementation in the industry and to the general public. Direct oversight of 120+ employees, 500+ independent agents to support 2,500+ new merchant applications per month; and the addition of over 30,000 new merchants within a 3 year time frame. Directly responsible for processing volume from \$0.00 USD to over \$1 Billion USD Annually in 5 years.

Additional Honors & Awards

Awarded US Coast Guard Commandant Letter of Commendation February 2012 Awarded US Coast Guard Meritorious Team Commendation 2011 Awarded US Coast Guard Flotilla Unit Commendation 2010 Executive Adviser to President, Founder of TOPS (nonprofit 501c3) 2008-Present The Green Sheet Contributing Writer Payments Industry Green Sheet Advisory Board Founding Member Payments Industry
Ast Workgroup Leader NACHA Electronic Check Council Point of Purchase Committee
Co-Chairman, NACHA Rules Workgroup 53 Bring Third Parties under NACHA Operating Rules
NACHA Payments 2002 Opening General Session Speaker intro JP Morgan Chase Chairman & CEO
Jaime Dimon

NACHA Electronic Check Conference 2002 Closing Conference Speaker NACHA Payments 2001 Opening General Session Speaker; intro Verisign CEO Stratton Sclavos NACHA Electronic Check Conference 2001 Risk Management and Mitigation Panel for Check Conversion

2001 Ernst & Young Entrepreneur of the Year Nominee