To Whom It May Concern:

This letter is in reference for Pam LaBelle and her strong computer programming and technical skills.

As President of Host Interface International our programming and design team created a non-stop financial card issuer host system to "front-end" a large financial institution service provider's fault-tolerant transaction processor. The time to develop this complex system took nearly 3 years to complete. The system ran 24-hours a day, 7-days a week and provided debit card authorization service integrity to the financial institution clients of the financial institution service provider. The goal of the debit card networks was to never have a cardholder transaction request be unauthorized by a denial of service from an inoperative card issuer host system.

Pam LaBelle was a senior and key member of our development and programming team. Pam was the first hire-on to begin the team of 10-12 people and remained very dedicated throughout the entire development process. Pam's ability to quickly learn, take on large programming tasks and quickly complete those tasks added greatly to bring the team project to successful completion.

The EFT system remained in production for over 7 years and the reputation was that it had one of the best total transaction up time and request-response message throughput-rate when compared to many other card issuer host systems in the Northwest--a performance that most financial institution card issuers processors could not achieve.

Pam's professional and significant role with this project remains greatly appreciated.

Sincerely, Buyant Kettel

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