



Philip Andrae

A career in three phases

1976-1991

I graduated from Emory University with an interest in finance, marketing, telecommunication and computers.

While working at National Data Corporate, I effectively received a 4-year course in computer sciences. Key to my role was to look after the interests of our clients and make sure we always put them first. We provided our clients money transfer, cash management and call center services allowing them to provide cash management services to their commercial customers.

The next step in my education - project management. Specializing in the design and integration of voice, video and data into new trading rooms on Wall Street and the City of London. As the program manager, my priority was to make sure the architects, construction engineers and systems providers had everything ready for Monday morning allowing my clients, the FX, stock, bond and commodity traders simply to appear at a different address. Bankers Trust, Citibank, Shearson Lehman are a few examples of the floors I built.



The next mission, “right sizing” and further automation of business and back offices processing. As a member of the management committee, we had to address the over investment after the 1986 deregulation of the London Market and the effect of Black Monday October 1987. Our focus was on frugality, retaining the best members of a shrinking team, and simplification. All while maintaining the highest standards of market data and trading services.

1991-2012

During this period initially based in Brussels **and then in Toronto**, I shifted from capital markets to consumer payments. As a member of the management committee and Director of Information technology of Europay International, I focused on investing in payment technology and new payment products.

The rise in card fraud and the need to manage risk required us to get Mastercard, and Visa to agree to work together to define interoperable international standard for the security of credit and debit payment cards. I won the naming battle, it was collectively agreed to name these specification EMV, Europay, MasterCard and Visa.

With EMV as my focus in 2002 Visa Canada asked me to come to Toronto and drive EMV market adoption.

After publishing the EMV specifications, PA&A was formed and I focused on offering interim management, mentoring and consulting services to entities such as Oracle, AT&T, IBM, GlobeID, Philips, Unicate, Unisource, NatWest, Visa Canada, American Express, Lowe’s, and Accenture.

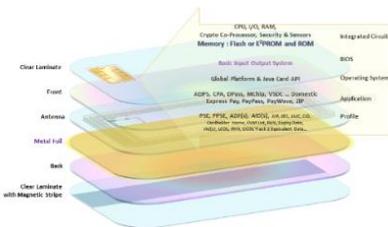
2012-Present

Back in the USA, I shifted my focus to completing the work of implementing EMV. As the Godfather of EMV and Vice President at Oberthur Technologies, my focus was to educate and drive the United States to migrate all payment terminals and debit and credit cards to EMV. I was also asked to sit on the Board of the FIDO Alliance and drive the develop of global standards for digital authentication.

Today I function as a mentor and subject matter expert supporting lawyers involved in major law suit and FinTech start-ups.

Today, I am a:

- Subject Matter Expert in payment systems & digital identity
- Advocate for the use of blockchain and cryptocurrencies
- Advocate focused on finding solutions to digital identity
- Leader in the development of international standards
- Thinker on the evolution of mobile payments
- Product evangelist and public speaker





Philip Andrae

A Career on The Leading Edge of Technology

Oct 2017 – Present PA&A – Consultant focused on driving solutions to the questions surrounding digital payments & identity, cybersecurity, cryptocurrency and innovation. IPSIDY, Infineon, Paul Wiess more recent clients.

Sea Island, GA

May 2013 – Sept 2017 – Oberthur Technology now IDEMIA – Vice President and evangelist promoting the use of EMV as a means of securing credit and debit cards

Atlanta, GA

Sept 2013 – Sept 2017 – Secretary of the FIDO Alliance driving global standard for digital authentication

Atlanta, GA

Feb 2012 – May 2013 – Accenture – Subject matter expert in payment systems

London, England; Atlanta, GA; Houston TX

Jan 2011 – Jan 2012 – American Express – Global Product Manager & member of EMVCo

New York, NY

Jan 2004 – Dec 2010 PA&A – Mentor to various merchant and financial Institutions focusing on EMV deployment strategies. Lowes, CCUA, CUETS, to name a few.

Toronto Canada; East Coast USA

Sept 2002 – Nov 2003 – Visa Inc. – Vice President focused on driving the community and Board to embrace “EMV” chip smart cards and deploy 3D-Secure to secure card payments

Toronto, Canada

July 1996 – Aug 2002 – PA&A – Advisory, interim executive and strategic consultant to a variety of firms considering their role on the Internet, in payments and cryptography

La Hulpe, Belgium; St Paul, MN

June 1991 – June 1996 – Europay International Now MasterCard – Management Committee member focused on driving new technologies, payment strategy, and industry standards

Waterloo, Belgium

June 1990 – June 1991 – Smith New Court – Program Manager responsible for integrating voice, video, and digital services to serve capital market trading professionals

London, England

June 1987 – May 1990 – Shearson Lehman Hutton – Vice President Telecommunications – Right-sized the operation, reducing CAPEX, FTE, and OPEX by >25%

London, England

June 1986 – June 1987 – Salomon Brothers – Vice President responsible for designing and implementing the technology for the largest London Security trading floor

London, England

Feb. 1982 – June 1986 – PA&A – Subject matter expert responsible to design and implement the data, voice and video technologies for the trading rooms of Shearson Lehman, Citibank, EF Hutton, Prudential Bache, Bank of Montreal, Chemical Bank, MBank, Bankers Trust. I also helped to design elements of the original Bloomberg trading service

New York, NY

July 1980 – Feb. 1982 – Manufactures Hanover Trust – Project analyst supporting the design and implementation of a network to interconnect all MHT offices & data centers

New York, NY

June 1976 – July 1980 – National Data Corporation– Crisis Manager responsible to respond to client related event while learning all about information technology & telecommunications

Atlanta, GA