

# PHILIP E. ANDREAE

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SOLUTIONS FOR PAYMENTS • FINANCIAL TECH • CYBERSECURITY • INTERNET OF THINGS

## EMPLOYMENT HISTORY

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**PHILIP ANDREAE & ASSOCIATES**, Atlanta, GA 1984 – Present  
*Consulting firm specializing in the evaluation, design, planning and implementation of emerging technologies aligned with long-term business objectives. Expertise includes Payments, Financial Technology, Smart Card/EMV projects, Corporate Training, Sales Support, System Architecture, Product Development, Vendor Selection, Business Development, On-Call Advisory Services, Interim Executive Roles, Market Analyses, Technology Roadmaps, and Business Planning.*

### **Founder and Principal Consultant**

Clients include Lowe's, Credit Union Electronic Transaction Systems (CUETS), Canadian Tire Financial Services, CGI, AT&T/Unisource, Oracle, Ipsidy, Infineon, GlobeID, UC.COM, Unicate BV, Anderson Consulting, Bank of Montreal, Blue Cross Blue Shield of Minnesota, British Telecom, Chemical Bank, Citibank, EF Hutton, IBM, NXP, Lowe's, Magenn Power, MasterCard International, MBank, NCR, Ontario Ministry of Justice, Paybox, Prudential Bache, RSA, Shearson Lehman Brothers, VeriFone and Visa International.

*Specific details about consulting assignments are available on request*

**OBERTHUR TECHNOLOGIES**, Atlanta, GA 2013 – 2017  
*French digital security company that provides secure technology solutions for Smart Transactions, Mobile Financial Services, Machine-to-Machine, Digital Identity and Transport and Access Control.*

### **Vice President**

Subject matter expert supporting the sales teams and clients on the full range of Oberthur's products including Digital Payments, EMV and Personalization services related to the US migration from Magnetic stripe to EMV.

- Managed the development of all Smart Card (EMV) products to support the North America market.
- Thought leader contributing to the work of the Secure Technology Alliance, US Payment Forum, Mobile Payments Industry Working Group; Company spokesperson and industry evangelist promoting secure payments through media and industry conferences.
- Guided External relationships with industry partners, payments associations and clients.
- Led internal, client-specific training sessions: EMV 101, EMV 201, Introduction to the Card Payment Landscape & Mobile Payments.
- Delivered sales support and managed industry engagements as the US market migrated to EMV and embraced Mobile Payments.
- Provided subject matter expertise in EMV, NFC, ISO8583 and the nature of the Payments ecosystem including identifying and engaging with critical companies for future business/product development initiatives.

**ACCENTURE**, Atlanta, GA 2012 – 2013  
*Accenture (NYSE: CAN) is a \$40+ billion global management consulting and services firm providing strategy, consulting, technology and operations services.*

### **Management Consultant**

Provided full-time Subject Matter Expertise to Accenture clients and internal consulting practice areas.

- Trained Accenture's internal project team on the payments and merchant acquiring business.
- Collaborated with client senior management to lead design of a "Capability Framework," enabling companies to design an organization to meet investors' vision, goals and objectives.
- Defined Target Operating Model for a Global World Class UK-based payments processor as they migrated from their previous Bank.
- Developed an impact analysis and business model for a leading utility provider to allow them to benefit from the financial implications of removing convenience fees from their online card acceptance model.
- Headed the team responsible for defining the business and technical requirements for a Leading Petroleum and forecourt operator's new Franchisee payment and loyalty solution.

**AMERICAN EXPRESS**, New York, NY

2011 – 2012

*The American Express Company (NYSE: AXP), also known as Amex, is an American multinational financial services corporation best known for its charge card, credit card, and traveler's cheque businesses.*

**EMV Product Manager**

Global Product Manager responsible for the Amex Integrated Payment Specifications (AEIPS) for Contact, Contactless and Mobile.

- Member of EMVCo working group focused on the specifications and type approval processes.
- Amex representative on the EMVCo Next Gen Task force.

**VISA CANADA**, Toronto, Canada

2002 – 2003

*Visa Inc. (NYSE: V) is a multinational financial services corporation that facilitates electronic funds transfers throughout the world, most commonly through Visa-branded credit cards, gift cards, and debit cards*

**Vice President, Emerging Products & Technologies**

- Member of Executive Committee mandated to drive the adoption of EMV standards and related new products and technologies in support of Visa's 23 member banks.
- Led Board to approve roadmap to implement EMV-based Smart Card ("Chip & PIN") and deploy Verified by Visa ("3D Secure").

**ASSOCIATIONS**

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**FIDO ALLIANCE**

**Member of the Board and Secretary, 2013 – 2017**

National Institute Of Standards and Technology | International Organization for Standardization | European Committee for Standardization | Smart Card Alliance | Secure Technology Alliance | EMV Migration Forum | US Payments Forum

**RECENT SPEAKING ENGAGEMENTS**

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Keynote Speaker, "EMV – Chip and Choice," **EPCOR PAYMENTS CONFERENCE**, Columbus, OH – 2018

Presenter, "Deciphering Digital – Your Phone Is Your Wallet," **EPCOR PAYMENTS CONFERENCE**, Overland Park, KS – 2017

Presenter, "Identity is Fundamental," **MONEY 20/20**, Las Vegas, NV – 2017

Presenter, "Identity and Payments," **US PAYMENTS FORUM**, New Orleans, LA – 2017

Presenter, "A World of Connected Objects Designed to Serve Us," **IoT PAYMENTS**, Austin, TX – 2017

Moderator, **BAYPAY FORUM** – 2016

**SELECTED PUBLICATIONS**

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The Case for Identification and Authentication, 2018

Podcast, *Future Tech*, 2018

The U.S. EMV Journey: Migrating Last, Benefiting the Most? *Idemia Webinar*, 2016

Understanding the Role EMV Plays in a Digital Future, Interview in *PYMNTS.com*, 2015

The History of EMV and The Mobile Chip and EMV, Two-Part Interview, *Information Security Media Group*, 2011

**EDUCATION**

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Emory University, BBA Finance and Marketing, Atlanta, GA