



Philip Andreae is a seasoned executive and strategic thinker, who has focused on leading edge technologies that enables the products and services of the Financial Industry, on a Global Scale. Philip began his career as a technologist focusing on cash management services and the digitization of commerce. He then went on to integrate voice, video and digital technologies into trading rooms on Wall Street and the City of London. In 1991 Philip shifted his focus to the world of consumer payments and drove the development of the technologies and security necessary to digitize card payments. Most recently, as we each embrace the digital and connected reality of our world, Philip has begun to think about four words: Identity, Identification, Authentication and Authorization and how in a virtual world we must develop solutions that are both convenient and secure.

Recently Philip decided to embrace his passion and is restarting his strategic consult business – Philip Andreae & Associates. The goal of PA&A is to focus on mentoring organizations and leading their thinking as they consider the ecosystems of payments, digital credentials, authentication and security; with a focus on convenience and the customer experience

Prior to restarting PA&A Philip was Vice President, Field Marketing Payment, Oberthur Technologies of North America. In this role his focus was on provides prospects and clients an in-depth understanding of identity, identification, authentication and authorization; specifically as it relates to payments. Given his history as one of the original executives responsible for the development of the EMV specification he has been instrumental in helping the US market migrate from magnetic stripe to Chip Cards and digital credentials in mobile devices and things. One of Philip's other duties was to operate as the Secretary of the Board of the FIDO Alliance with responsibilities to help guide in the development and deployment of the replacement of passwords. Most recently he was also asked to join the Mobile Payment Industry Working group the Federal Reserve of Atlanta and Boston manage.