



Philip E. Andreae

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Sept 2017 -

Philip Andreae & Associates

Atlanta

Re-establishing PA&A as a strategic consultant focused on Payments, EMV, NFC, Cyber Security, Authentication, Identification, Identity and authorization.

Sept 2013 – Sept 2017 Member of the Board and Secretary of the FIDO Alliance

A provocative leader guiding the Alliance through the development of the standards and specifications that will replace passwords and assuring positive and secure authentication of persons accessing services in the connect world the Internet enables.

May 2013 – Sept 2017

Oberthur Technologies

Vice President

Subject matter expert on the full range of OT's products with the responsibility to support the sales team and their clients as they embraced and adopted Digital Payments, EMV and Personalization services as the USA migrated from Magnetic stripe to EMV

Managed the development of all Smart Card (EMV) products needed 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 and a leading presenter at various conference and with multiple journalists

Oberthur Technologies spokesperson and industry evangelist promoting secure payments through the media, and at industry conferences.

Managed External relationships with industry, payments associations and clients.

Lead multiple internal, client specific and industry wide training session branded EMV 101, EMV 201 and an Introduction to the Card Payment Landscape

Feb 2012-May 2013

Accenture, Atlanta, GA

Management Consultant

Provided full time Subject Matter Expertise (SME) to:

Leading UK and Global Payments Provider: Defined the Target Operating Model for a Global World Class Acquiring processor as they broke away from the previous Bank they where part of Trained the project team on the payments and acquiring business. Working with senior management, lead the design of a "Capability Framework" allowing them to design an organization to meet the investors' vision, goals and objective.

Leading Utility provider: Developed an impact analysis and business model to allow them to appreciate the financial implications of removing the convenience fee from their online card acceptance model.

Leading Petroleum and forecourt operator: managed the team responsible to define the business and technical requirements for their new Franchisee payment and loyalty solution.

Jan 2011-Jan 2012

American Express, NYC, NY, EMV Product Manager

The Global Product Manager, responsible for the AEIPS Contact, Contactless and Mobile specifications. Member of EMVCo working group focused on the specifications and type approval processes. Amex representative on the EMVCo Next Gen Task force

Philip Andreae & Associates

2017-	Management Consultant	Atlanta
2004-2010	Strategist	Canada & USA
1996-2002	Capital Markets	Brussels & USA
1990-1992	Trading Room	London & Brussels
1982-1986	Technology	New York

Business, product, and technology generalist specializing in the evaluation, design, planning and implementation of emerging technologies aligned to long-term business and corporate strategies.

Strategic Highlights:

Lowe's: Subject matter expert and architect assisting in the integrate EMV "Chip and PIN into authorization & settlement

Credit Union Electronic Transaction Systems (CUETS): Created a coherent EMV strategy, plan and business case, defining product implications and justifying the investment necessary to serve 600 credit unions and 800,000 card holders.

Canadian Tire Financial Services: Developed strategy, key management (cryptography), and business plan to convert CTFS' card and retail environment to EMV.

CGI: Created business case and executive summary of the response to the GTA "Toronto" RFQ for a fare collection system.

AT&T - Unisource: Three-year engagement as Technology Advisor and mentor to the calling card and Internet Services divisions.

Oracle: Interim Director EMEA Financial Services Consulting team as Oracle shifted from Industry focus to technology aligned.

GlobelD: Managing Director - Analysis of market opportunity and industry trends
Ultimately recommended investor cease further funding.

UC.COM: Chief Operating Officer of a global Payment Services Provider

Unicate BV: Multi-year engagement developing a "go-to-market" strategy for an irrefutable proof of identity

Other Customers: 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.

2002-2003	Visa Canada, Toronto	Vice President
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Member of Executive Committee mandated to drive the adoption of EMV and drive the adoption of new products and technologies in support of the 23-member banks.

1992-1996	Europay Int'l, Brussels	Director IT & Strategy
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Led the development of a new authorization and clearing system.

Instigated and led the development of the EMV specifications.

I was responsible to develop an authentication strategy for the World Wide Web, circa 1993

1987-1990	Shearson Lehman Hutton, London	Director Telecom
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Management of all technologies support the European trading operations and manage the downsizing of the London operations by 25%,