



Philip Andreae

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Philip is a subject matter expert and Principal of PA&A Payment practice with more than 30 years of globally experience most recently focused on payments, transaction processing, networks, POS systems, architecture, EMV, NFC, IoT, Mobile Payment, eCommerce.

He has led initiatives to identify, design and implement facilities, systems, frameworks and strategies to address product, marketing and operations.

Key Skills

- Training
- Brainstorming
- Facilitation

Industry Experience

- Payment Systems (wire, ACH, Card, Check, Cash) – Authorization, Clearing and settlement
- EMV – Contact, contactless and Mobile
- Identity, Authentication and Identification in a Digital environment

Selection of Recent Experience

□ Vice President Field marketing Oberthur Technologies

Provide sales support and managed industry engagement 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

Member and Secretary of the Board of the FIDO Alliance worked to replace Passwords with secure multi factor authenticator through the introduction of standards

□ Leading UK and Global Payments Provider:

Provided full time Subject Matter Expertise (SME) input to define the Target Operating Model and define the capability framework across the front-to-back office payment acquiring business

Trained Accenture team members on payment processing

□ Executive with Leading Global Payment Schemes:

- EMV Global Product Manager; Led the development of Contact, Contactless and Mobile forms of secure electronic payments. Member of various EMVCo working groups.
- Vice President, Emerging Products and Technologies; Led Canadian Board to approve roadmap for implementation of EMV-based Smart Card (“Chip and PIN”) and the deployment of Verified by Visa (3D=Secure)
- Director IT & IT Strategy of a major International Payment Scheme; Led the merger of three companies, drove replacement of authorization, clearing and settlement systems, founded EMV, drove development of CNP security solutions

□ Philip Andreae & Associates Europe, US and Canada:

Founded a Management Consulting practice with focus on: Program Management, leading edge technologies, Payments; Smart cards and Mobile Payments; Cryptography; Retail and Point of presence (POS & ATM). Consulting clients included:

- **Multiple Capital Markets Entities** – Managed large programs to integrate advanced technologies into major trading rooms on Wall Street and the City of London
- **Indonesian Banking consortium** – Led management session to determine appropriate strategy for the introduction of a card based cash replacement solution
- **Various Canadian Issuers, Acquirers and Networks** – Developed their EMV implementation and engagement models
- **Leading Global TeleCo** – Business and Technical advisor and mentor to calling card, multi-media (Internet Services) and Universal Card Services divisions
- **Leading Global Software Developer** – Interim executive - Director Financial Services Consulting Europe Middle East and Africa (EMEA). Initiated development of a Center of Excellence to provide country teams with Business and Technical consulting resources