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Top Skills

EMV
Digital Identity
Change Management

Publications

Implementing EMV in the U.S.: Best Practices in Support of EMV Instant Issuance

Philip Andreae

Any views expressed are my personal views.
Sea Island

Summary

Evangelist, management consultant, subject matter expert, and executive coach focused on electronic voting with a deep background in payments, authentication and digital identity in a world of connected people, objects and things.

An internationally experienced executive with a track record of delivering proven results in business and technical environments. International experience with payment solutions including "Chip and PIN", smart cards, chip cards, EMV, PCI, pre-paid, credit and debit cards to ACH, wire, and mobile.

A business, product, and technology executive proficient at developing strategies, mentoring product development, managing projects, evangelizing solutions, supporting business development driving standardization.

Specialties: Thorough knowledge and demonstrated expertise in the following areas:

- The Evolution of the FIDO Standards for Authentication in a digital world
- Cyber Security, Federated Identity, Trust in a Digital Realm
- Digital identity, credentials, tokens, cryptography, chip cards and security
- Credit and debit card transaction processing
- Deep interest in Mobile Wallets for Identity, Payments and Loyalty
- Board experience and C-Level interaction
- Influence management

Experience

Philip Andreae & Associates
Principal
September 2017 - Present (3 years 8 months)

Atlanta, Georgia

I am the founder and Principal Consultant of Philip Andrae & Associates, formed in 1984 and specializing in the evaluation, design, planning and implementation of emerging technologies aligned with long-term business objectives.

I am a subject matter expert with 30 plus years of global experience in Financial Services and Related Technologies, Electronic Payments, Authorization-Clearing-Settlement, Identity, Authentication, Payment, Cards, POS systems, ACH, EMV, NFC, IoT, Mobile Payments and eCommerce.

My clients benefit from my accessibility and ability to provide realistic, cost-effective approaches to complex challenges. My experience includes:

The development of groundbreaking international trading systems like those I installed for Solomon Brothers designed to address the deregulation of the London Stock market

My focus on cryptography and its application to payments, identity and authentication.

I am always mindful of my clients' need to understand the ramifications of each action. To the end I exploit my historical perspective and involvement in the birth of a multitude of technologies.

Consulting assignments include Payments, Financial Technology, Smart Card/EMV projects, Corporate Training, Sales Support, System Architecture, Product Development, Business Development, On-Call Advisory Services, Interim Executive Roles, Market Analyses, Technology Roadmaps, and Business Planning

Member of the Board and Secretary of the FIDO Alliance, established in 2013 to develop standards and specifications across a wide range of authentication devices that will ultimately replace passwords and counts American Express, Google, PayPal, Nok Nok Labs, Samsung Electronics, NXP Semiconductors and VISA among its members.

I enjoy public speaking and am invited to speak at premier industry events such as Money 2020, EPCOR, USFS Payment (EMV Migration) Forum, Card Forum, Payments Summit, Secure Technology Alliance and numerous international conferences.

Voatz

Chief Evangelist

March 2020 - Present (1 year 2 months)

Sea Island, GA

A new chance to make a difference. The idea "Vote at Home" with the security of Distributed Ledger, strong cryptography, Multi-factor authentication, and powerful Identity proofing and verification.

The FIDO Alliance

3 years 1 month

Company Secretary

October 2015 - September 2017 (2 years)

Member of the Board of Directors

September 2014 - September 2017 (3 years 1 month)

Oberthur Technologies

Vice President, Field Marketing North America

May 2013 - September 2017 (4 years 5 months)

United States

I was the 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.

- I managed the development of all Smart Card (EMV) products to support the North America market.
- I was the 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.
- I managed External relationships with industry partners, payments associations and clients.
- I led internal, client-specific training sessions: EMV 101, EMV 201, Introduction to the Card Payment Landscape & Mobile Payments.
- I supported the sales and managed industry engagements as the US market migrated to EMV and embraced Mobile Payments.
- I 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

Senior Manager and Subject Matter Expert

February 2012 - May 2013 (1 year 4 months)

Greater Atlanta Area

Subject matter expert and management consultant focused on organizational development (Target Operating Model) EMV, Mobile Payments and development of Integration of Transaction Processing Services. Supporting Banks, Telecommunication Operators, Payment Systems, Retailers and Processors.

American Express

Global EMV Product Manager

January 2011 - February 2012 (1 year 2 months)

Global Product Manager focused on coordinating the activities of American Express as it continued to deploy "Chip and PIN" Contact, Contactless and Mobile forms of secure electronic payments, based on AEIPS and the EMV specifications. A member of a key EMVCo working group responsible for type approval of Point of Sale Equipment.

EMVCo

Member TAWG

January 2011 - January 2012 (1 year 1 month)

Philip Andrae & Associates

Principal

January 1984 - December 2010 (27 years)

Provided thought leadership on future trends, opportunities and risks in the design and marketing of solutions serving financial services, eCommerce, card payments, digital trust and healthcare.

Lowe's

Consultant and Subject Matter Expert EMV and Payment Systems

March 2010 - September 2010 (7 months)

Advised and trained Lowe's Business and Technology teams responsible for implementing EMV, in accordance with the Migration to Chip and PIN in Canada. Recommended isolation of payments as a service.

Visa Canada Association

VP Emerging Products and Technologies

September 2002 - November 2003 (1 year 3 months)

Member of the Executive Committee with mandate to revitalize Emerging Products and Technology. Member of the Visa International Product Development Council. Drove the introduction of EMV into the Canadian Market

Globe ID Software

Senior Consultant and Project Manager Blue Cross Blue Shield
September 2001 - February 2002 (6 months)

I had fun developing EBDB the database that supported their web portal.

Oracle Corporation

Interim Director Financial Services Consulting EMEA
1998 - 1998 (less than a year)

Interim Executive

AT&T Universal Card Services

Consultant
1997 - 1998 (1 year)

Market Research on Multi-application smart cards, Future of Calling Cards in Europe, ePayments

Europay International now MasterCard Europe

VP & Director IT Strategy
July 1994 - June 1996 (2 years)

Key thinker within the MasterCard and Europay Executive team focused on driving transaction growth, brand strength and global co-operation

Lead the design and publication of the Integrated Circuit Card Specification for Payment System EMV

Drove the development of the European Banks approach to the World Wide Web circa 1993/4

EMVCo

foundering Executive
November 1993 - June 1996 (2 years 8 months)

global

lead member of the executive team responsible for the design and creation of the global standard now assuring payment card and device security.

Europay International

VP & Director Information Technology
June 1991 - June 1996 (5 years 1 month)

Employed by the Chairman of the Board as the "CIO", Director IT of Europay International, and part of the management team that drove the merger of EPSS, EuroCard and Eurocheque now part of MasterCard.

Managed the re-design of the Authorization, Clearing and Settlement Systems
Focused on improving service quality focused on improving the quality of the various in-country payment networks.

Shearson Lehman Brothers

VP Telecommunications

1987 - 1990 (3 years)

Drove a 25% reduction in the telecommunications expense, capital and staffing requirements

Salomon Brothers

VP Operations

1986 - 1987 (1 year)

Lead the integration of all technology into the new European headquarters to support the deregulation of the London Stock Market

National Data Corporation

Crisis Manager

1976 - 1980 (4 years)

Education

Emory University

BBA, Finance & marketing · (September 1972 - June 1976)