Philip E. Andreae

Senior advisor in payments, digital identity and authentication, and election technology

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Summary

Fifty years in the systems that move money and establish trust: data networks in Atlanta, trading rooms in New York and London, the European payment card standards that became EMV, and the authentication standards of the FIDO Alliance. Founder and Principal Consultant of Philip Andreae & Associates (PA&A) since 1984, with clients across Europe, North America and Asia.

2017 – present

Philip Andreae & Associates — Founder and Principal Consultant; Consultant and Board Advisor

- **Voatz** — Chief Evangelist, April, '20 – December, '24: developed blockchain standards supporting mobile-phone voting from home.
- **Ipsidy** (now authID) and various payment start-ups, September, '17 – April, '20: Senior Advisor to Ipsidy on one three-party prepaid payment system, run in South Africa and in Bogotá under each market's own rules; advisory work for early-stage payment companies.
- Founder and Moderator, Atlanta BAYPAY Forum, 2016 – 2019.

2011 – 2017: EMV comes to the United States

Oberthur Technologies (IDEMIA from 2017), Atlanta — Vice President, 2013 – September, '17, on staff

- Subject matter expert for sales teams and clients on digital payments, mobile wallets, smart card applications and personalization during the US move from magnetic stripe to EMV.
- Managed development of the EMV smart card applications behind 500 million cards for more than 450 US financial institutions.
- Drove major banks to adopt EMV to cut card-present fraud, contributing an additional $100 million in annual revenue.
- Represented Oberthur as Member of the Board and Secretary of the FIDO Alliance, 2013 – 2017, helping develop the authentication standards now built into browsers and smartphones.
- Managed relationships with 15 processors, payment companies and industry associations; company spokesperson; contributor to the Secure Technology Alliance, US Payments Forum and Mobile Payments Industry Working Group.

Accenture, Atlanta — Management Consultant, 2012 – 2013, on staff

- Defined business and technical requirements for Shell's payment and loyalty solution: 50 franchisees, $200 billion in card transactions.
- With Worldpay senior management, built the Target Operating Model for the new entity formed when the Royal Bank of Scotland sold the business.
- Modelled for Southern Company the financial impact of dropping convenience fees on online card payments.

American Express, New York — Global EMV Product Manager, 2011 – 2012, on staff

- Responsible for the American Express Integrated Payment Specifications (AEIPS) for contact, contactless and mobile.
- EMVCo working group member (specifications and type approval); Amex representative on the EMVCo Next Gen Task Force.

1991 – 2010: Building and deploying EMV

Philip Andreae & Associates, Toronto and US East Coast — Management Consultant, 2003 – 2010

- Focused on migrating Canada's debit and credit cards to EMV.

Visa Canada, Toronto — Vice President, Emerging Products & Technologies, 2002 – 2003, on staff

- Executive Committee member mandated to drive EMV and new products across Visa's 23 Canadian member banks.
- Led the Board to approve the roadmap for EMV chip-and-PIN and 3-D Secure.

Philip Andreae & Associates, Brussels, St. Paul and Ottawa — Advisory, Interim Executive and Strategic Consultant, 1996 – 2002

- Advised firms on their role in payments and on cryptography for authentication.

Europay International (now Mastercard), Brussels — Member of the Management Committee, 1991 – 1996, on staff

- IT strategy, security, technology and common industry standards.
- Helped define the EMV standard now used on debit and credit cards worldwide.
- Managed replacement of Europay's authorization, clearing and settlement system, in coordination with MasterCard International.

1980 – 1991: Trading rooms, New York and London

Designed and built technology for nine trading operations, six on Wall Street and three in the City of London.

- **Smith New Court**, London — Program Manager, 1990 – 1991, through PA&A: integrated voice, video and digital services for capital-markets traders.
- **Shearson Lehman Hutton**, London — Vice President, European Telecommunications, summer of '87 – 1990, expatriate on staff: cut telecom capex, headcount and opex by more than 25%.
- **Salomon Brothers**, London, 1986 – summer of '87, expatriate on staff: designed and implemented technology for one of London's largest securities trading operations as the market was deregulated.
- **Shearson Lehman / American Express**, New York, 1984 – June, '86, with a small PA&A team: the World Financial Center build, starting soon after American Express bought Lehman. Responsible for floors 6 to 11 and half of floor 25.
- **Philip Andreae & Associates**, New York — Founder and Consultant, from 1984: formed PA&A and worked as an independent consultant, with Hubert Wilke among the clients. Technology design, project management and liaison with construction as trading floors were built or modernized, including Prudential-Bache (Seaport), E.F. Hutton (municipal finance), MBank (concept floor) and Citibank (Hell's Kitchen).
- **Chemical Bank**, New York, 1983 – 1984, on staff: technology design for the new trading room at 270 Park Avenue; hired his own replacement before moving on.
- **Bankers Trust**, New York, 1982 – 1983, on staff: trading-room technology for the move from 14 Wall Street to One Liberty Plaza.
- **Manufacturers Hanover Trust**, New York — Project Analyst, 1980 – 1982, on staff: wrote the global project plan for a global X.25 network.

1976 – 1980: National Data Corporation, Atlanta

- Assembler-level programming, network management, production control, transmission operations and cash management services.
- Designed a small call center for ARCO (Erlang curves, wait times).
- Crisis manager.

Boards and associations

- FIDO Alliance: Member of the Board and Secretary, 2013 – 2017; Security Payments Task Force, 2015 – 2017.
- Member and speaker: Smart Card Alliance, Secure Technology Alliance, EMV Migration Forum, US Payments Forum.

Speaking

- “EMV Light,” Kennesaw State University Cyber Security Seminar, 2019
- “A New Age of Authentication,” panel, Secure Technology Alliance, 2018
- “Digital Identity,” Kennesaw State University Cyber Security Seminar, 2018
- “Block Chain, a Fireside Chat,” Federal Reserve Bank of Atlanta, 2018
- “EMV – Chip and Choice,” keynote, EPCOR Payments Conference, Columbus, OH, 2018
- “Deciphering Digital – Your Phone Is Your Wallet,” EPCOR Payments Conference, Overland Park, KS, 2017
- “Identity is Fundamental,” Money 20/20, Las Vegas, 2017
- “Identity and Payments,” US Payments Forum, New Orleans, 2017
- “A World of Connected Objects Designed to Serve Us,” IoT Payments, Austin, 2017

Publications and interviews

- “The Case for Identification and Authentication,” 2018
- Future Tech podcast, 2018
- “The U.S. EMV Journey: Migrating Last, Benefiting the Most?” Idemia webinar, 2016
- “Understanding the Role EMV Plays in a Digital Future,” PYMNTS.com interview, 2015
- “The History of EMV” and “The Mobile Chip and EMV,” two-part interview, Information Security Media Group, 2011

Education

Emory University, Atlanta — BBA, Finance and Marketing