

Philip E. Andreae

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International Business and Technology Executive

New product development, chip cards, contactless and mobile payments

- Broad international experience implementing, evangelizing, and developing technologies in financial services, healthcare claims processing, energy, and government.
- Consistent success in business environments constrained by tight budgets, limited execution time, and complex requirements.
- Elite change manager, influencer, and trouble-shooter with business, operations, and technology expertise.
- Broad technology background: security, software development, network design, telecommunications, transaction processing, database management, mobile banking and payments.

- Managed \$180 million project budgets / \$25 million division with 10 direct reports and 180 staff.
- Built mainframe, server, green screen and HTML based transaction processing system able to support 2 trillion dollars per year and thousands of transactions a second.
- Crafted and executed staff/expense/capital reduction process improvement programs, reducing 72 staff to 49 and budget by >30%.
- Expanded IT department to support quality improvements, 25% annual transaction growth, network expansion and the removal of the iron curtain.
- Created solutions aimed at reducing worldwide card fraud by 50%.

American Express, NYC, NY, Jan 2011-Jan 2012

EMV Product Manager

Global Product Manager focused on coordinating the activities of American Express as it continued to deploy Contact, Contactless and Mobile forms of secure electronic payments, based on AEIPS and the EMV specifications.

Member of various EMVCo committees focused on Managing the EMVCo specifications and type approval process.

American Express representative on the Next Gen Task force looking to the evolution of the EMV Specifications.

Philip Andreae & Associates, Toronto, ON and Atlanta, GA, 2004-2010

Management Consultant

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

Customers:

Accenture, AT&T, Bank of Montreal, Blue Cross Blue Shield of Minnesota, British Telecom, Canadian Tire Financial Services, Chemical Bank, Citibank, CUETS, EF Hutton, GlobalID, IBM, Lowe's, Magenn Power, MasterCard International, MBank, NCR, Ontario Ministry of Justice, Oracle, Paybox, Philips Semiconductor, Prudential Bache, RSA, Shearson Lehman Brothers, UC.com, Verifone and Visa International.

Strategic Highlights:

- **Lowe's**
The subject matter expert and architect responsible to integrate EMV "Chip and PIN into their authorization and settlement system

- **Credit Union Electronic Transaction Systems (CUETS)**
Created a coherent 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 (Top 3 Canadian Card Issuer and Retailer)**
Proposed CTFS take a “first in market” approach. Produced the strategy, key management (cryptography), and business plan to convert CTFS’ card issuing and retail environment to EMV affecting five divisions, 2 million cards, and 450 stores.
- **CGI**
Defined / created business case, executive summary and key sections of the response to the Greater Toronto Area “Request to Qualify” for a systems integrator to build and manage a contactless fare collection system.
- **Magenn Power Inc.**
Facilitated executive session, resulting in incorporation of needed organization / management changes and creation of a unified business strategy in response to stated need for new power generation solutions.

Visa Canada, Toronto, Canada, 2002-2003

Vice President, Emerging Products and Technologies

Member of Executive Committee mandated to reinvigorate the group responsible for driving the adoption of new products and technologies in support of the 23-member banks. Key objective: Launch EMV or “Chip and PIN”.

Strategic Highlights:

- Led Visa Canada Board to approve the roadmap for implementation of EMV-based Smart Card (“Chip and PIN”) in response to increase in fraud
- Successfully lobbied MasterCard and Interac to embrace Chip and PIN.
- Positioned Visa in the contactless, mobile, pre-paid, commercial, and transit environment.
- Represented Visa Canada at the Visa International Global Product Development Council.

Philip Andreae & Associates, Brussels, Belgium and St Paul, Minnesota, 1996-2002

Consultant and Interim Executive

- **AT&T:** Three-year engagement as Technology Advisor and mentor to the calling card, multi-media (Internet Services) and Universal Card Services divisions.
- **GlobelID:** Analysis of markets and industry trends leading to a recommendation to cease further funding.
- **Oracle EMEA:** Interim executive - Director Financial Services Consulting Europe Middle East and Africa. Initiated development of a Center of Excellence to provide country teams with key Business and Technical consulting resources.
- **Blue Cross Blue Shield of Minnesota:** Led complex data conversion project for web portal and Oracle database.
- **Unicate BV:** Multi-year engagement focusing on development of “go-to-market” strategy for a new technology capable of achieving irrefutable proof of identity

MasterCard International (Europay International), Brussels, Belgium 1991-1996

Director IT Strategy

Began as Interim General Manager of European Payment Systems Services (EPSS). Hired as a member of executive team responsible for merging EPSS, EuroCard, and eurocheque into Europay International; ultimately created the strategy group.

- Advisor, MasterCard Operations and Security Committee
- Secretary of Europay Operations and Security Committee
- Led Europay’s security, cryptography and EMV teams.
- Drove technology and product development, information engineering and quality improvement programs.
- Convinced the Board to triple the size of the IT division to achieve 99.9% uptime eventually five nines.

Project Manager-Consultant

Smith New Court, London, UK, 1990-1991

Served as consultant responsible for evaluating technology RFPs for Smith New Court (major UK stockbroker) and its new London trading room took over after project director was let go and completed installation on time and on budget.

Shearson Lehman Hutton Ltd., London, UK, 1987-1990

Vice President and Director, European Telecommunications

Reset the strategic directive and rebuilt confidence in the telecommunications department. Boosted confidence while reducing headcount by 30% and capital equipment and annual expenses by 25%. Successfully integrated EF Hutton trading staff (acquired in 1988) into operation while continuing to streamline costs and staff.

Salomon Brothers, London, UK, 1986-1987

Vice President, Telecommunications / Operations Manager

Served as Project Manager of a £170 million project to develop Salomon's UK headquarters, completed on budget and on time, assuring Salomon's success as a market maker when London dematerialized and deregulated the stock market. I then managed a team of 23 people responsible for European telecommunications.

Philip Andreae & Associates, New York, NY, 1982-1986

Trading Room Technologies and Premise Project Management

Leveraged telecommunications, information technology, capital markets, brokerage, and construction expertise and managed the integration of voice, data and marketing data into new trading rooms on Wall Street.

Early Career Highlights

Technology, management and project management roles with National Data Corporation, Manufacturers Hanover Trust, Bankers Trust and Chemical Bank. Early career exposure to broad range of programming languages, systems design, operations research, call center operations and planning. Network management, computer operations, product control, quality control, broadband and LAN / MAN / WAN network technologies and project management techniques including CPM, I-J and PERT, are all part of my experience.

Public Speaker

A featured keynote speaker at company-sponsored events and international trade associations including Lafferty, NCR, ACI, VeriFone, Carte, EFMA European Finance Management Association, Europay, Tender Retail, and EFTA Electronic Funds Transfer Association.

Education: Bachelor of Business Administration (BBA '76), Emory University, Atlanta, GA

U.S. and Swiss Citizen.

Will relocate.