

PHILIP E. ANDREAE

Saint Simons Island, GA

404.680.9640

Philip@Andreae.com

SENIOR ADVISOR WITH INTERNATIONAL EXPOSURE TO PAYMENTS • DIGITAL IDENTITY • ELECTION TECHNOLOGY

Highly accomplished Executive with extensive experience (35+ years) in payments, digital identity, Internet voting, and emerging technologies. Proven ability to provide strategic guidance, manage complex projects, and foster strong relationships with stakeholders at all levels. Recognized industry expert, frequent speaker, and passionate advocate for secure and efficient election, payment, identity, and authentication solutions

EMPLOYMENT HISTORY

PHILIP ANDREAE & ASSOCIATES, NYC, London, Brussels, Toronto, Atlanta, GA **1984 – Present**
Founder and Principal Consultant

- *Developed blockchain standards to support the use of mobile phones to allow voters to vote from home*
- *Educated executives in Telecommunication, FinTech, and technology on their role in the payments ecosystem*
- *Developed go-to-market strategies and defined product and system requirements for various entities globally*
- *Drove migrations and defined strategies to deploy EMV on most payment cards in Europe, Canada, and the USA*
- *Defined the EMV global standard that is used on debit and credit cards globally*
- *Managed the replacement of the authorization, clearing, and settlement system for Europay International in coordination with MasterCard International*
- *Responsible for the design and build of the technology employed by investment and trading firms, six on Wall Street and three in the City Of London*

Expertise includes Election systems, Identity Management, Payments, Smart Card/EMV, Corporate Strategy, Digital Commerce, Standards Development, Public Speaking, Product Development, Business Development, Technology and Blockchain.

Clients include Voatz, Arcanum, Lowe's, Credit Union Electronic Transaction Systems (CUETS), Canadian Tire Financial Services, CGI, AT&T/Unisource, Oracle, Ipsidy, Infineon, GlobeID, UC.COM, Uinatec BV, 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, Visa International, and Voatz.

OBERTHUR TECHNOLOGIES, Atlanta, GA **2013 – 2017**
Vice President

French digital security company that provided secure technology solutions for Payment Cards, Smart Transactions, Mobile Financial Services, Machine-to-Machine, Biometrics, Digital Identity and Transport and Access Control.

Subject matter expert supporting the sales teams and clients on the full range of Oberthur's products, including digital payments, mobile wallets, smart card applications, and personalization services related to the U.S. migration from magnetic stripe to EMV.

- *Managed the development of all Smart Card (EMV) applications to support the deployment of 500 million smartcards for over 450 Financial Services Organizations in the United States.*
- *Drove the major banks to embrace the power of EMV to reduce Card Present Fraud, contributing an additional \$100 million in annual revenue.*
- *Thought leader contributing to the work of the Secure Technology Alliance, U.S. Payment Forum, and Mobile Payments Industry Working Group; Company spokesperson and industry evangelist promoting secure payments through media and industry conferences.*
- *Guided external relationships with 15 payment processors, payment companies, and industry associations*
- *Represented Oberthur as the Secretary of the Board of the FDIO Alliance and drove the development of authentication standards that are now deployed in every browser and smartphone.*

ACCENTURE, Atlanta, GA
Management Consultant

2012 – 2013

Accenture (NYSE: CAN) is a \$40+ billion global management consulting and services firm providing strategy, consulting, technology and operations services.

Provided full-time Subject Matter Expertise to Accenture clients and internal consulting practice areas.

- Responsible for defining the business and technical requirements for Shell's payment and loyalty solution to support 50 franchisees in support of \$200 billion in credit and debit card transactions.
- Collaborated with Worldpay senior management to create the Target Operating Model of a new legal entity when the Royal Bank of Scotland sold the organization to a new set of investors.
- Developed an impact analysis and business model for Southern Company, allowing them to benefit from the financial implications of removing convenience fees from their online card acceptance model.

AMERICAN EXPRESS, New York, NY
EMV Product Manager

2011 – 2012

The American Express Company (NYSE: AXP), or Amex, is an American multinational financial services corporation best known for its charge card, credit card, and traveler's cheque businesses.

As Global Product Manager, Philip was responsible for the Amex Integrated Payment Specifications (AEIPS) for Contact, Contactless, and Mobile.

- Member of EMVCo working group focused on the specifications and type approval processes.
- Amex is a representative of the EMVCo Next Gen Task Force.

Philip Andreae & Associates, Toronto East Coast

2003*2010

Management Consultant focused on migrating Canada to the EMV standard for all debit and credit cards.

VISA CANADA, Toronto, Canada
Vice President, Emerging Products & Technologies

2002 – 2003

Visa Inc. (NYSE: V) is a multinational financial services corporation that facilitates electronic fund transfers worldwide, most commonly through Visa-branded credit cards, gift cards, and debit cards.

- Member of Executive Committee mandated to drive the adoption of EMV standards and related new products and technologies in support of Visa's 23 member banks and implementation across the country.
- Led Board to approve roadmap to implement EMV Smart Card ("Chip & PIN") and deploy 3D Secure.

Philip Andreae & Associates, - Brussels/St Paul/Ottawa

1996 -2002

Advisory, interim executive, and strategic consultant to a variety of firms as they considered their role in Payments and the use of cryptography as a means of Authentication

Europay International Now MasterCard, Brussels

1991 - 1996

Member of the Management committee focusing on I.T. Strategy, Security, Technology, and forming common industry standards.

Smith New Court, London

1990 - 1991

Program Manager integrating Voice, Video, and Digital services to serve capital Markets Trading professionals.

Shearson Lehman Hutton, London
Vice President European Telecommunications

1987 – 1990

Focus on the right sizing of the telecommunications infrastructure by reducing CAPEX, FTE, and OPEX by >25%

Salomon Brothers, London

1986 – 1987

Designed and implemented the technology necessary to support one of the most significant London Security trading operations as the London Stock Market was deregulated.

Philip Andreae & Associates, New York City

1984 -1986

Responsible for the design of the technology, project management, and interface to the construction team as primary capital marketing trading floors were built or modernized.

Chemical Bank, NYC

1983 – 1984

Responsible for the design of the technology for their new Park Avenue Trading Room

Manufacturers Hanover Trust, NYC

1980 – 1983

Project analyst responsible to the creation of the global project plan capable of supporting the development of a global x.25 network

National Data Corporation, Atlanta

1976 - 1980

Multiple roles moving from assembler-level programming through network management, production control, Transmission operations, cash management services, crisis management

ASSOCIATIONS

FIDO ALLIANCE - Member of the Board and Secretary, 2013 – 2017

Member of the Security Payments Task Force, 2015-2017

Member and speaker at the Smart Card Alliance | Secure Technology Alliance | EMV Migration Forum | U.S. Payments Forum

REPRESENTATIVE SPEAKING ENGAGEMENTS

Presenter, EMV Light, **University of Kennesaw Cyber Security Seminar**, 2019

Panelist, A New Age of Authentication, **Secure Technology Alliance**, 2018

Presenter, Digital Identity, **University of Kennesaw Cyber Security Seminar**, 2018

Leader, Block Chain a Fireside Chat, **Federal Reserve of Atlanta**, 2018

Keynote Speaker, “EMV – Chip and Choice.” **EPCOR PAYMENTS CONFERENCE**, Columbus, OH – 2018

Presenter, “Deciphering Digital – Your Phone Is Your Wallet.” **EPCOR PAYMENTS CONFERENCE**, Overland Park, KS – 2017

Presenter, “Identity is Fundamental.” **MONEY 20/20**, Las Vegas, NV – 2017

Presenter, “Identity and Payments.” **US PAYMENTS FORUM**, New Orleans, LA – 2017

Presenter, “A World of Connected Objects Designed to Serve Us.” **IoT PAYMENTS**, Austin, TX – 2017

Founder and Moderator, Atlanta **BAYPAY FORUM** – 2016-2019

SELECTED PUBLICATIONS

The Case for Identification and Authentication, 2018

Podcast, *Future Tech*, 2018

The U.S. EMV Journey: Migrating Last, Benefiting the Most? *Idemia Webinar*, 2016

Understanding the Role EMV Plays in a Digital Future, Interview in *PYMNTS.com*, 2015

The History of EMV and The Mobile Chip and EMV, Two-Part Interview, *Information Security Media Group*, 2011

EDUCATION

Emory University, BBA Finance and Marketing, Atlanta, GA