



IDENTITY & PAYMENTS
SUMMIT
SECURE TECHNOLOGY ALLIANCE

**Trust, Security and Privacy
in a Hyperconnected World**

TUCSON, AZ | FEB. 26-28, 2024



SECURE
TECHNOLOGY
ALLIANCE



US **PAYMENTS**
FORUM

**IDENTITY & ACCESS
FORUM**

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WELCOME TO THE IDENTITY & PAYMENTS SUMMIT

Dear Attendees,

Welcome to Tucson for the inaugural Identity & Payments Summit! After 15 years of flagship events focused solely on the payments industry, we are thrilled to be able to expand our scope. In an era where digital interactions permeate every aspect of our lives, fostering trust and ensuring robust security across every touchpoint is critical. We're proud to be hosting the first conference in North America to delve into these vital topics within the framework of identity, access and payments, exploring their impact on various vertical markets globally.

Through insightful discussions, thought-provoking panels and collaborative sessions, we aim to illuminate the path toward building future-focused, trusted ecosystems that empower organizations and individuals.

Over the next few days, we will explore the transformative potential of AI in enhancing security and driving innovation across payment systems. Instant payments will take center stage as we examine their role in facilitating seamless transactions in today's fast-paced digital economy.

Discussions on physical access and credentials will shed light on advancements in biometrics and smart card technologies, ensuring robust authentication methods in an increasingly interconnected world. You'll also learn about momentum in digital IDs and mobile driver's licenses (mDLs), offering insights into their utility and security implications in modern identity management. This only scratches the surface of the wide array of topics explored across our robust agenda.

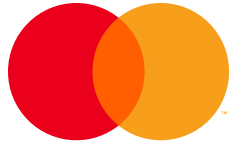
Whether you are a member of the Secure Technology Alliance or an interested industry professional, I encourage you to engage wholeheartedly with fellow attendees, speakers, and sponsors. Your perspectives, insights and experiences will enrich our collective understanding and drive cross-industry innovation. Non-members who want to join the Alliance can pick up a member information kit in the exhibit hall or at the registration desk.

Thank you for choosing to attend the Summit! I look forward to connecting with you, and we hope you find some time to take in the sights and enjoy everything Tucson has to offer.



Jason Bohrer
Executive Director, Secure Technology Alliance

**AFTER 15 YEARS OF
FLAGSHIP EVENTS
FOCUSED SOLELY ON THE
PAYMENTS INDUSTRY, WE
ARE THRILLED TO BE ABLE
TO EXPAND OUR SCOPE.
IN AN ERA WHERE DIGITAL
INTERACTIONS PERMEATE
EVERY ASPECT OF OUR
LIVES, FOSTERING TRUST
AND ENSURING ROBUST
SECURITY ACROSS EVERY
TOUCHPOINT IS CRITICAL.**



Dear Attendees,

Our world is more interconnected than ever before. Digital advancements from AI to the metaverse are creating new opportunities for digital payments and e-commerce.

In 2021, global ecommerce growth rates exploded to reach 17.1%, one of the largest spikes in recent history, fueled by the pandemic.¹ However, these advancements in technology and associated user behaviors are accompanied by undeniable security risk.

Consumers are facing threats at every turn with bad actors and cybercriminals constantly developing new techniques for stealing personal and financial data. Social media, the dark web e-commerce and other platforms further proliferate the accessibility of stolen information. Proper cyber hygiene is also not regularly employed by consumers, with about only half changing passwords when prompted by a platform, when hacked, or not at all; the same percentage often reuse the same password on most of their accounts.

Cybersecurity is an issue impacting individuals and organizations around the world. According to the World Economic Forum’s Global Cybersecurity Outlook 2023, 93% of cybersecurity experts and 86% of business leaders believe global geopolitical instability is likely to lead to a catastrophic cyberattack in the next two years. Additionally, they acknowledge the lack of skilled cyber experts as a threat to business and society, with key sectors such as energy and utilities reporting a 25% gap in critical skills.² According to recent estimates, the current worldwide cost of cybercrime is \$6 trillion, accounting for 1% of the global GDP; this estimated cost will rise by \$4.5 trillion in the next few years.³

For most businesses, it’s not a question of if a data breach or fraud will occur, but when. Younger businesses under five years old are more likely to report being hacked, resulting in the loss of highly sensitive financial, employee and payment card information. The consequences can be incredibly costly, especially for North American business leaders, with the average cost of data breaches in the U.S. and Canada estimated at \$9.4 million and \$5.64 million respectively (global average is valued at \$4.34 million).⁴

Despite those costs, business leaders do not invest in proactive defense for their businesses - only 39% have implemented ongoing vulnerability assessment tools. In the face of these threats, Mastercard aims to evolve alongside our interconnected world, with providing safety, security and peace of mind for our customers and partners. Join us in learning more about the security landscape and mindset of today’s consumers and business leaders, as well as the ways in which we can leverage proactive risk assessment and reliable data security tools.



We hope these insights equip you for upcoming shifts and motivate you to act upon the security imperative.

Together, we can build a secure digital future that everyone can trust.

Les Matthews
Executive Vice President, Head of Services for North America

93% OF CYBERSECURITY EXPERTS AND 86% OF BUSINESS LEADERS BELIEVE GLOBAL GEOPOLITICAL INSTABILITY IS LIKELY TO LEAD TO A CATASTROPHIC CYBERATTACK IN THE NEXT TWO YEARS

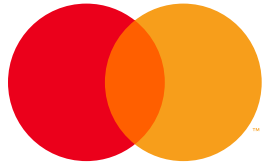
¹ Global E-commerce growth rate

² Davos 2023: What you need to know about technology

³ Purplesec: Cybersecurity Statistics 2023

⁴ IBM: Cost of a data breach 2023

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Identity & Payments Summit Agenda

Monday, February 26th – 2024 Identity & Payments Summit				
8:00 – 8:30 am	Welcome and Opening – 2024 STA Identity & Payments Summit Conference (Mastercard) <i>Jason Bohrer, Executive Director, Secure Technology Alliance</i> <i>Les Matthews, Executive Vice President - Head of Services for North America, Mastercard</i>			
8:30 – 9:15 am	Keynote – Unified Identity for the Modern World <i>Speaker: Andy Cease, Chief Marketing Officer, Payments and Identity, Entrust</i>			
10:00 – 10:30 am	Morning Break			
10:30 – 11:15 am	Roundtable – Payments and Secure Identity – Payment Network Perspectives <i>Moderator: Jason Bohrer, Secure Technology Alliance</i> <i>Panel:</i> <i>Seckin Yilgoren, SVP Cyber & Intelligence Solutions - North America, Mastercard</i> <i>Andreas Aabye, Sr. Director, Visa</i> <i>Lauren Helt, Director of Regional Industry Forums & Competitive Intelligence, American Express</i> <i>Troy Bernard, Head of Global Transit Program Management, Discover</i> <i>Soumya Chakrabarty, SVP New Products & Emerging Technologies, JCB</i>			
11:15 – 12:00 pm	Plenary Session - How Digital Identity Will Power the Next Wave of Improvements to the Checkout Experience <i>Matt Charpentier, President of Authentication and Identity, Visa; Dan Macias, Vice President of NA Solutions & Integration, Visa</i>			
12:00 – 1:00 pm	Lunch			
Vertical Market – Breakouts Sessions				
1:00 – 2:00	Healthcare (Bank of America) <i>Speakers:</i> <i>Jeff Bohlin, Bank of America</i> <i>Linda Van Horn, DirectTrust</i>	Transportation (Cubic) <i>Speakers:</i> <i>Audrey Dennis, Cubic</i> <i>Lawrence Sutton, Consult Hyperion</i>	Retail / Merchant (Cardware) <i>Speakers:</i> <i>Mark VanHorn,</i> <i>Giesecke+Devrient</i> <i>Nick Norman, Consult Hyperion</i>	Education <i>Speakers:</i> <i>Tim Nyblom, HID</i> <i>Rajan Barara, Entrust</i>
2:00 – 3:00	Healthcare (Bank of America) <i>Speakers:</i> <i>Jeff Bohlin, Bank of America</i> <i>Linda Van Horn, DirectTrust</i>	Transportation (Cubic) <i>Speakers:</i> <i>Audrey Dennis, Cubic</i> <i>Lawrence Sutton, Consult Hyperion</i>	Retail / Merchant (Cardware) <i>Speakers:</i> <i>Mark VanHorn,</i> <i>Giesecke+Devrient</i> <i>Nick Norman, Consult Hyperion</i>	Education <i>Speakers:</i> <i>Tim Nyblom, HID</i> <i>Rajan Barara, Entrust</i>
3:00 – 3:30	Afternoon Break			
Technology Segments– Breakout Sessions				
3:30 – 4:30	Biometrics (iProov) <i>Speakers:</i> <i>Prashant Sharma, J.P. Morgan</i> <i>Teresa Wu, IDEMIA</i> <i>Ajay Amlani, iProov</i> <i>Arun Vemury, Department of Homeland Security</i>	Artificial Intelligence <i>Speakers:</i> <i>Tom Coduto, PAX</i> <i>Paul Baer, Visa</i>	Trends in Physical Credentials <i>Speakers:</i> <i>Cyril Lalo, Ellipse</i> <i>Jack Jania, CPI</i> <i>Troy Johnston, HID</i> <i>Robert Lydic, Wavelynx</i> <i>Anette Corda, IDEX</i>	Latest in NFC, UWB and Bluetooth Technologies <i>Speakers:</i> <i>Mike McCamon, NFC Forum</i> <i>Bjorn Scharfen, FiRa Consortium (virtual)</i> <i>Jose Correa, Infineon</i>
4:30 – 5:30	Biometrics (iProov) <i>Speakers:</i> <i>Prashant Sharma, J.P. Morgan</i> <i>Teresa Wu, IDEMIA</i> <i>Ajay Amlani, iProov</i> <i>Arun Vemury, Department of Homeland Security</i>	Artificial Intelligence <i>Speakers:</i> <i>Tom Coduto, PAX</i> <i>Paul Baer, Visa</i>	Trends in Physical Credentials <i>Speakers:</i> <i>Cyril Lalo, Ellipse</i> <i>Jack Jania, CPI</i> <i>Troy Johnston, HID</i> <i>Robert Lydic, Wavelynx</i> <i>Anette Corda, IDEX</i>	Latest in NFC, UWB and Bluetooth Technologies <i>Speakers:</i> <i>Mike McCamon, NFC Forum</i> <i>Bjorn Scharfen, FiRa Consortium (virtual)</i> <i>Jose Correa, Infineon</i>
5:30	Cocktail Reception			

Tuesday February 27th – 2024 Identity & Payments Summit

8:30 – 9:00 am	Keynote – Artificial Intelligence and Considerations for Secure Identity <i>Claire Le Gal, SVP Fraud Intelligence, Strategy and Cyber Products, Mastercard</i>	
9:00 – 9:30 am	Plenary Session – Innovation in Digital Wallets & Financial Super Apps <i>Speaker: Karl Alomar, Managing Director, M13</i>	
9:30 – 10:00 am	<i>Plenary Session – Identity & Payments in the Post Quantum Era</i> <i>Speakers:</i> <i>Teresa Wu, Vice President of Smart Credentials - Civil Identity, IDEMIA</i> <i>Mark Stafford, Director of Applications Engineering, Infineon</i>	
10:00 am – 12:00 pm	Exhibit Hall	
12:00 – 1:00 pm	Lunch	
	Payments Track (Infineon)	Identity & Access Track
1:00 – 1:45 pm	State of the Payments Industry – Partner Insights <i>Moderator: Devon Rohrer, STA/U.S. Payments Forum</i> <i>Panel:</i> <i>Carey Ferro, EMVCo</i> <i>Christina Hulka, FIDO Alliance</i> <i>Ian Jacobs, W3C</i>	mDL on the Frontlines - State Insights <i>Moderator: David Kelts, SpruceID</i> <i>Panel: Eric Jorgensen, State of Arizona</i> <i>Ajay Gupta, State of California (virtual)</i> <i>Angelique McClendon, State of Georgia</i> <i>Chrissy Nizer, State of Maryland (virtual)</i> <i>Chris Caras, State of Utah (virtual)</i>
1:45 – 2:30 pm	Instant / Faster Payments <i>Moderator: Manish Nathwani, SHAZAM</i> <i>Panel:</i> <i>Andrea Paric, Giesecke+Devrient</i> <i>Chris Banks, IR</i> <i>Andy McHale, Spreadly</i>	Next Steps on mDL Implementation <i>Moderator: Deb Ferril, Ascend Consulting</i> <i>Panel: David Kelts, Spruce ID</i> <i>Henk van Dam, UL Solutions</i> <i>Joel Perez, GET Group NA</i> <i>Jeff Scott, Intercede</i> <i>Ed Perez, Verifone</i> <i>Michael McCaskill, AAMVA</i>
2:30 – 3:15 pm	Tips for Transitioning to PCI DSS v4.0 <i>Speaker: Kandyce Young, PCI Security Standards Council</i>	Trends in Physical Access Control <i>Moderator: Jason Bohrer, Secure Technology Alliance</i> <i>Panel: Robert Lydic, Wavelynx</i> <i>Troy Johnston, HID</i> <i>Ivan Golian, Gallagher</i> <i>Kevin Kozlowski, XTec</i> <i>Lee Odess, Access Control Executive Brief (virtual)</i>
3:15 – 3:30	Break	
3:30 – 4:15 pm	Navigating the Chargeback Challenge: Strategies to Reduce Losses and Costs in Payments <i>Moderator: Rodman Reef, Reef Karson Consulting</i> <i>Cheryl Fitzgarrald, BHMI</i> <i>Amy Pierce, Bank of America</i> <i>Seckin Yilgoren, Mastercard</i>	Persistent Security <i>Speaker: Thierry Maison, GET Group NA</i>
4:15 – 5:00 pm	Bridging the Gap in Banking Payment Operations: Navigating the Convergence of Legacy Systems and Fintech <i>Moderator: Donna Blum, BHMI</i> <i>Anthony Serio, Serio Payments</i> <i>Marcia Klingensmith, Fintech Consulting</i> <i>Joyce Mehlman, iLEX Consulting Group</i>	Trends in Passwordless Technology in the Enterprise <i>Moderator: Rajan Barara, Entrust</i> <i>Ryan Rowcliffe, HYPR</i> <i>Christina Hulka, FIDO Alliance</i> <i>Won Jun, Intercede</i>
5:30	Awards Ceremony	

Identity and Access Forum Member-Only Sessions

Wednesday, February 28th – Identity and Access Forum Member-Only Sessions	
8:00 – 8:25 am	Welcome and Opening of Identity and Access Forum Member Meeting (including IAF 101) <i>Presenter: Sandy Mayfield, Secure Technology Alliance</i>
8:25 – 9:25 am	Panel: Megatrends in the Identity Industry <i>Moderator Teresa Wu, IDEMIA</i> <i>Panelists:</i> <i>Seckin Yilgoren, Mastercard</i> <i>Mark Stafford, Infineon</i> <i>Mike Sullivan, Intercede</i> <i>Rajan Barara, Entrust</i> <i>Honore Afene, UL Solutions</i>
9:30 – 10:30 am	Keynote: Evolution of Digital ID in Arizona <i>Presenter: Eric Jorgensen, MVD Director, Arizona Department of Transportation</i>
10:30 – 10:45 am	Morning Break
10:45 – 11:45	Panel: Convergence of Identity and Access Management <i>Moderator: Jatin Deshpande, Giesecke+Devrient</i> <i>Panelists:</i> <i>Jan Lindquist, Cryptomathic</i> <i>Won Jun, Intercede</i> <i>Robert Lydic, Wavelynx</i> <i>Natalie Bannon, Gallagher</i>
12:15 – 1:15 pm	Lunch
1:05 – 1:35 pm	Panel: 1st Party Trust <i>Moderator: Deb Ferril, Ascend Consulting</i> <i>Panelists:</i> <i>Patrick Kelly, Mastercard</i> <i>Linda Van Horn, DirectTrust</i>
1:35 – 2:15 pm	Session: Overview of DHS S&T Benchmarking Biometric & Remote Identity Vetting Solutions / Key Metrics on Biometric Testing & Results <i>Presenter: Arun Vemury, Department of Homeland Security</i>
2:20 – 3:00	Session: Identity Vetting and Identity Access Management in E-commerce <i>Presenter: Paul Grassi, Amazon</i>
3:00	Identity and Access Full Forum Member Meeting Adjourns

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U.S. Payments Forum Member-Only Sessions

Wednesday, February 28th				
8:00 – 8:20 am	Welcome and Opening of U.S. Payments Forum Member Meeting			
8:25 – 9:25 am	Roundtable / Panel: Stakeholder Report – Global Networks <i>Moderated by: Keri Crane, Jack Henry™</i> <i>Panelists: Lauren Helt, American Express; Troy Bernard, Discover; Berke Baydu, Mastercard; Astrid Wang-Reboud, Visa; Soumya Chakrabarty, JCB</i>			
9:30 – 10:30 am	Roundtable / Panel: Stakeholder Report – Issuers, Merchants and Acquirers <i>Moderated by: Roberto Cardenas, Global Payments</i> <i>Panelists: Mike Lindberg, CHS; Andy Patania, Elavon; Joe Vasterling, Best Buy; Sharon Scace, WEX; Amy Pierce, Bank of America</i>			
10:30 – 10:45 am	Morning Break			
10:45 – 11:45	Roundtable / Panel: Stakeholder Report – Domestic Networks <i>Ann Morsch, AFFN; Kim Cromer, FIS/NYCE; Jennifer Schroeder, PULSE; Manish Nathwani, SHAZAM; Daneen Cady, Star / Accel</i>			
11:45 – 12:00	Roundtable / Panel: Stakeholder Report – Domestic Networks <i>Lillie Platko, FIS; Jennifer Schroeder, PULSE; Manish Nathwani, SHAZAM; Daneen Cady, STAR & Accel</i>			
12:00 – 1:00 pm	Working Lunch: Joint Merchant & Issuer SIG <i>Led by: Joe Vasterling, Best Buy and Keri Crane, Jack Henry™</i>			
1:15 – 2:15 pm	Working Committee Breakout Sessions			
	<table border="1"> <tr> <td>Joint Session: Petroleum and EV Open Payments Working Committee <i>Led by Kara Gunderson, CITGO and KJ Condie, Voyager</i></td> <td>Communication & Education Working Committee <i>Led by Mansour Karimzadeh, SCIL and David True, PayGility Advisors</i></td> <td>ATM Working Committee <i>Led by Marcelo Castro, Diebold Nixdorf and Alicia Moore, Visa</i></td> </tr> </table>	Joint Session: Petroleum and EV Open Payments Working Committee <i>Led by Kara Gunderson, CITGO and KJ Condie, Voyager</i>	Communication & Education Working Committee <i>Led by Mansour Karimzadeh, SCIL and David True, PayGility Advisors</i>	ATM Working Committee <i>Led by Marcelo Castro, Diebold Nixdorf and Alicia Moore, Visa</i>
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2:15 pm	Full U.S. Payments Forum Member Meeting Adjourns			



Card+ App
2024

Card+

Security. Ease of Use. You Control.



CardWare



Solve Fraud Alerts



Solve Card Replacement



Solve Purchase Declines



Solve Phishing Scams



Merchant Affiliation

Elevate visibility and safety for both shoppers and online stores, fostering mutual growth and trust in the online marketplace.



One-Time-Use

Card numbers that can only be used once. This prevents fraud and unauthorized transactions.



Merchant Limited (Card-On File)

Create card numbers that can safely be stored for use at your merchant of choice, and yet not usable anywhere else.

SPEAKERS



ANDREAS AAYBE

Sr. Director, Visa

Andreas Aaybe is Senior Director at Visa where he currently leads Card Present and Strategic Initiatives for North America Product. Andreas recently rejoined Visa after finishing his MBA at INSEAD. All in all, he has worked at Visa close to 10 years. Prior to his MBA, he rolled out chip and contactless payments in the US and worked extensively on Mobile Driver's Licenses. Andreas has been part of the US Payment Forum and the Secure Technology Alliance's mDL working group for several years. In addition to the aforementioned MBA, he holds a BS in Mathematics from University of California at Davis and an MS in Operations Research Engineering from University of Southern California.



HONORE AFENE

Lead Principal advisor, UL solutions

I have graduated in electrical engineering and have been working as payment application developer, loyalty system implementation and EMV integration specialist, relationship manager and payment advisor. I have been with UL since 2015. As part of Advisory service line at UL solutions I focus Payments Technologies such as EMV migration, payment solutions configuration and optimization for retailers. I also work with processors and issuers on transaction processing, card issuance, EMV level 3 certification processes. In regards of Digital Identity I worked on mobile driver license (mDL) implementation and standards (ISO1813-5).



KARL ALOMAR

Managing Partner, M13

Karl Alomar serves as Managing Partner of M13, a venture capital firm focused on early-stage consumer technology companies and supporting founders who are building the future of work, commerce, health, and money. Karl brings over two decades of executive-level experience building and growing technology businesses and spends his time at M13 across all functions of the business, specifically overseeing the Propulsion Team and running the firm.



AJAY AMLANI

SVP, Head of Americas, iProov

Ajay is a respected and accomplished identity technology expert, with a deep knowledge of cybersecurity across both the private and government sectors. He drives adoption of iProov's face biometric technology as the premier way to authenticate consumers against the backdrop of growing cyberattacks and identity theft. Amlani has been growing successful identity technology companies since 2004. As

co-founder of CLEAR he built the first identity platform for airport implementations, and founded of YOU Technology, a mobile-first, retailer identity and loyalty platform sold to The Kroger Company in 2014. Launching Kroger's first mobile consumer experiences he was Executive Vice President. Amlani is also a strategic advisor in identity to leaders in e-commerce, artificial intelligence, and identity technology to the likes of DocuSign and PayPal. In 2003, The White House asked him to serve in the Department of Homeland Security (DHS) where he led many of its first identity technology initiatives and international negotiations with the Group of Eight (G8) and the European Union (EU). He helped start the Department of Defense's (DOD) Defense Innovation Unit (DIU). Amlani holds a Master of Business Administration from the Ross School of Business and a Bachelor's in Engineering with honors from the University of Michigan.



PAUL BAER

Head of Risk Solution Services, NA, Visa

Maximize revenue. Optimize conversion. Improve customer experience. Minimize fraud. As Head of Risk Solution Services in North America, and throughout the last two decades working in payments and fraud prevention, I've helped the ecommerce community meet their business objectives. Today, my team of expert consultants across NA partner with clients to help merchants, issuers, and acquirers thrive in a continually changing card-not-present landscape. Together, we can positively impact revenue capture, conversion, operational costs, and more to get you to where you want your business to be.

CHRIS BANKS

Account Executive, IR



NATALIE BANNON

Director of Strategic Alliances, Gallagher

Natalie Bannon, the Director of Strategic Alliances for the Americas, brings experience in converged access – tying together physical access security and logical access security. Her forte lies in selling to large customers, adept customer management, and forging collaborative partnerships that go beyond transactions. Throughout her career, she has had the privilege of engaging with people globally, orchestrating plans that resonate with everyone involved—be it customers, partners, employers, or herself. Natalie is driven by the belief that success is a collaborative journey, and is dedicated to fostering meaningful connections, executing strategic plans, and empowering others to reach their full potential. Beyond the corporate realm, she roasts her own coffee and enjoys the fresh air on her farm in southern Missouri.

**RAJAN BARARA**

Sr. Director Product Mgmt. - Identity, Entrust

Rajan Barara has many years of experience in Identity and Cybersecurity industry. At Entrust, he leads the Cloud Identity Solutions at Entrust, Workflow Orchestration, No Code / Low Code solutions, Identity verification and Reusable Identity offerings for various verticals. He holds an MSc in Data Engineering from Keele University, UK.

**BERKE BAYDU**

Vice President, Product Management, NAM Cyber & Intelligence Solutions, Mastercard

Berke Baydu is a Vice President at Mastercard, responsible for a variety of cyber intelligence products in the North American region. His remit includes chip, contactless, billing updater, ID theft protection, stand-in, safety net to name a few. He works closely with the industry stakeholders and Mastercard leadership team for optimal performance of his products. Prior to his current role, he worked at Mastercard in product management and delivery areas, primarily focusing on U.S. EMV contact and contactless and Acceptance Partners. Berke has over 25 years of international payments industry. Prior to joining Mastercard, he worked in various positions in Garanti Bank, a major Issuer and Acquirer Bank in Turkey and CoreCard Software, a US based issuer processor and global payment software provider. Berke has also held positions in domestic and international industry and standardization bodies during his career. He holds a B.S. and M.S. in Computer Engineering.

**TROY BERNARD**

Head of Global Transit Program Management, Discover

Troy is responsible for Discover Global Network's partnership and roll-out strategy for transit payment enablement. He leads teams based in the U.S. and in Europe that identify open loop payment opportunities and the technology partnerships required for deployment. Troy has more than 20 years of payments experience, primarily focusing on EMV, contactless payments, and e-wallet partnerships. Bernard was formerly director of Digital Payments at Discover, where he managed the commercialization efforts for the Discover Digital Exchange, a digital mobile payments tokenization and provisioning engine that powers participation in Apple Pay and other third-party wallets. From 2010 to 2014, Bernard was director of Discover's Chip Center of Excellence, responsible for the global EMV and NFC payment product strategy, deployment, and technology across the Discover and Diners Club payment networks.

**DONNA BLUM**

Director of Software Sales, BHMI

Donna Blum is the Concourse Sales Director for BHMI, a software solutions provider trusted by leading financial services organizations around the globe to modernize their payments back office. Donna's chief aim is to educate network operators, processors, and financial institutions on what is necessary to transform the legacy back office to support both traditional card-based payments and real-time payments in one unified back office environment. BHMI employs a collaborative approach, working with each organization to identify the shortfalls of their current payments operations environment and recommend the most efficient and cost-effective way to accelerate the modernization of their payments back office. The goal is to help companies deploy an agile platform to keep pace with market trends and delight clients.

JEFF BOHLIN

SVP Enterprise Payment, Bank of America

**JASON BOHRER**

Executive Director, Secure Technology Alliance

Jason Bohrer has served as the Executive Director for the Secure Technology Alliance and the U.S. Payments Forum since December 2020. Prior to joining the Alliance and the Forum, Mr. Bohrer cultivated a successful 27-year career in domestic and global roles focused on sales, operations and product innovation at companies such as: CPI Card Group, HID Global and Motorola, Inc. He has been actively involved with several key technology transitions across multiple industries including the contact and contactless EMV transitions in the U.S. payments industry and the adoption of smart card and mobile technologies in the global access and identity market. He has a Bachelors degree in Economics from the University of Texas at Austin and was also an inaugural member of the University of Chicago Executive Institute.

**DANEEN CADY**

VP Network Product Strategy, Star / Accel

I have been in the payments industry for more than 30 years managing EFT, RDC, and ACH payment solutions. I am currently VP, Network Product Strategy at Fiserv. I own product strategy for all three Fiserv-owned debit networks (STAR, Accel, and MoneyPass). I have been with Fiserv for ten years in multiple roles within the network product organization. While at Fiserv, I have expanded Accel's transaction portfolio by developing support for signature-based and PIN-less e-commerce transactions, tokenization, EMV, and I am the co-inventor for CardFree Cash, Fiserv's patented cardless cash solution.

**CHRIS CARAS**

State of Utah

**MARCELO CASTRO**

Principal Product Manager, Diebold Nixdorf

Marcelo Castro is Diebold Nixdorf's Principal Product Manager for ATM Security and the Peripherals Portfolio. In that role, he manages global strategy and life cycles for a range of solutions and has contributed to a number of patents on card readers, modules and diagnostic systems. Castro transferred to Diebold Nixdorf's global headquarters in 2007, after 15 years on the Diebold Nixdorf Brazil engineering team. He holds degrees in electric engineering from Faculdade de Engenharia Sao Paulo, Brazil, and business administration from Kent State University in Kent, Ohio.

**ANDY CEASE**

Chief Marketing Officer, Payments and Identity, Entrust

Andy Cease joined Entrust in 2017 to help develop and bring to market transformative products that make it easier for financial institutions to improve their client experience and elevate security. Prior to joining Entrust, Andy worked in a variety of leadership roles across financial technology, go-to-market strategy, and product development.

**SOUMYA CHAKRABARTY**

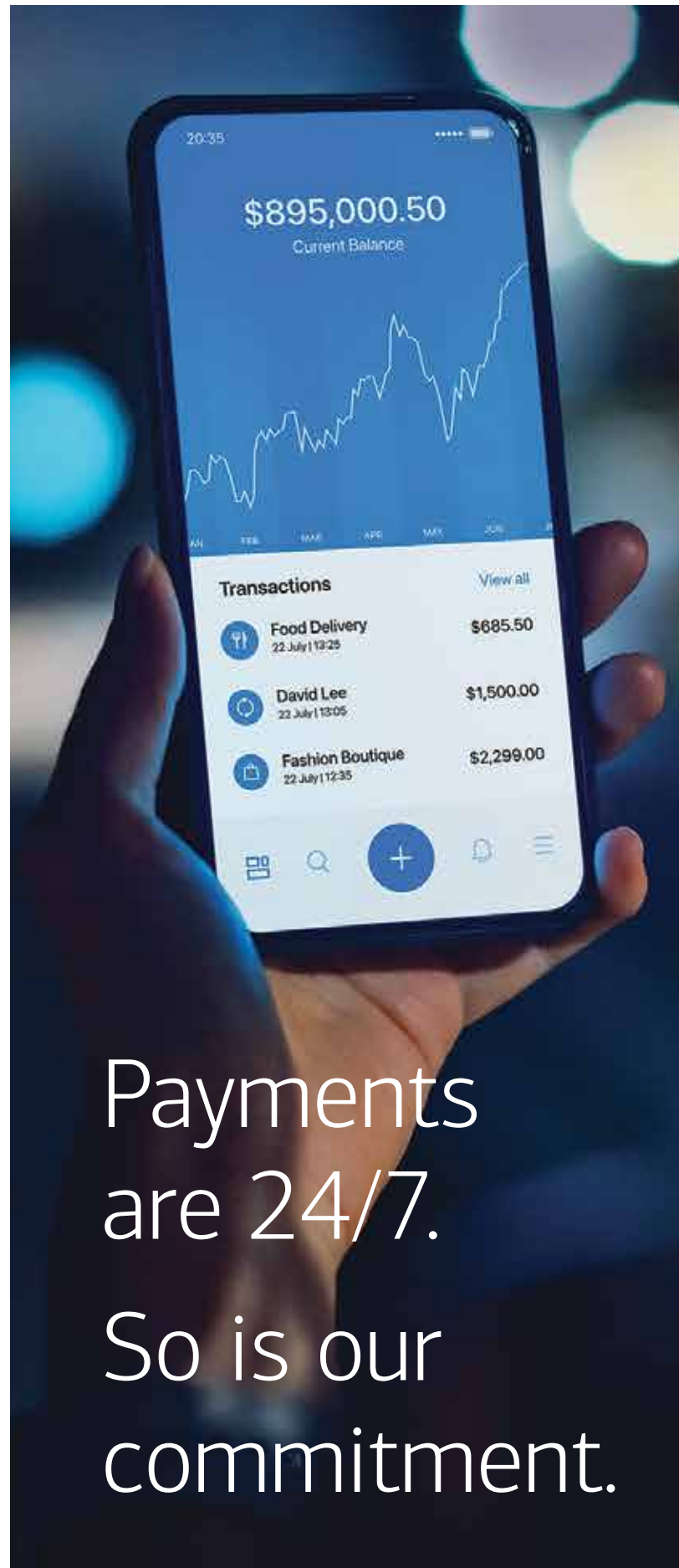
SVP, New Products and Emerging Technologies, JCB International

Soumya Chakrabarty is the SVP of New Products and Emerging Technologies for JCB. He is a global Payments Executive & Emerging Products Leader with over 19 years of proven track record in launching and scaling new payment technologies. He has strong expertise in strategy, delivery and innovation of emerging payments capabilities and developing strategic partnerships with Fintech partners.

**MATT CHARPENTIER**

Vice President, Global Head of Authentication and Digital Identity, Visa

As Visa's Vice President and Global Head of Authentication and Digital Identity, Matt Charpentier leads the team in charge of designing, developing and delivering identity solutions that secure the payment ecosystem. Matt and his team make sure that all good transactions are approved, all bad transactions are declined, while ensuring the optimal user experience. During Matt's tenure, Visa's key authentication solutions grew expo-



Payments
are 24/7.
So is our
commitment.

nentially and are now ubiquitous in many parts of the world. He joined Visa in 2018. Before joining Visa, Matt spent 8 years at Capital One, most recently as Director of Customer Engagement for the heavy spender portfolio, where he led several efforts that drove increased engagement and allowed Capital One to dramatically increase its share of wallet with heavy spenders. Matt holds a Master of Science (MS) in Civil Engineering from Ecole des Hautes Etudes d'Ingenieur in France, as well as an MBA from Columbia Business School. Matt lives in Northern VA with his wife and two kids.



TOM CODUTO

VP of Unattended & OEM Solutions, PAX Technologies

Tom has been involved in the Payments Industry for the last 15 years. He is currently VP of Unattended & OEM Solutions for PAX Technologies in North America. In this role, he is primarily tasked with helping customers understand both front, and back-end integrations to PAX devices and how to best optimize overall system design. Prior to his involvement in the Payments Industry, Tom worked in the Semiconductor industry and worked on designing and integrating ASICs, FPGAs and other programmable devices into high tech, specialty systems.



KJ CONDIE

Sr Product Manager, U.S. Bank / Voyager

KJ Condie is a product management professional with over 14 years in the payments & credit card industry. Currently, she is the senior product manager for the Voyager Fleet Network at U.S. Bank. Since 2021, KJ has been an active member of the U.S. Payments Forum, representing Voyager in various working groups and is a co-chair in the Testing & Certification Committee. She is also an active member of Connexus.

ANETTE CORDA

IDEX

JOSE CORREA

Director Strategic Business Development, Infineon

Jose Correa is the Director for Strategic Business Development at Infineon Technologies. He manages engagements with payment industry leaders in North, Central and South America and is focused on bringing innovative and sustainable solutions to market. For the last 18 years, Jose has participated in multiple initiatives in the payment technology industry; from early EMV migration to mobile and digital payment implementation projects. Before joining Infineon Technologies, Jose held multiple roles at NXP Semiconductors and Thales North America. Jose holds a degree in Electronic Systems Engineering from ITESM Monterrey, Mexico and an MBA from The McCombs School of Business at The University of Texas, Austin. Originally from Mexico, Jose calls Austin home and as a proud (adopted) Austinite, enjoys pretty much any style of live music.



KERI CRANE

Sr. Advisory Product Strategist, Jack Henry™

Keri Crane is part of the leadership team of JHA Card Processing Solutions™ (CPS) and has been with Jack Henry since 2006. She works to develop innovative products and services and is passionate about providing issuer education and awareness of emerging payment trends and topics influencing both consumers and financial institutions. She is a steering committee officer of the U.S. Payments Forum helping to drive industry payment solutions and initiatives. Prior to Jack Henry, she was with Fiserv's Credit Union Core Account Processing Solutions, and originally started her career out of college in the check printing division of Deluxe Financial Services.



KIM CROMER

Director of Payment Networks, FIS/NYCE

With 25+ years of industry experience, Kim Cromer has proven herself as a financial services leader and payments expert. She has a track record of developing and supporting robust and competitive strategies in the payments space. As Director of the Payment Networks at FIS, she leads a team that supports NYCE and CULIANCE network products and services in identifying opportunities to deliver high-impact and actionable solutions as well as solving day to day business issues. Through these efforts, she has consistently and effectively achieved revenue growth, product enhancements, and performance improvements.



AUDREY DENNIS

Cubic

In her role leading strategy and strategic partnerships at Cubic Transportation Systems (Cubic), Denis' overarching goal is to expand transportation technology in as many places as possible, helping people get to where they need to go efficiently and safely, and providing the tools for agencies and cities to tackle pressing challenges like congestion and carbon emissions. Denis believes equitable and accessible transportation is critical to thriving communities, and will be central to addressing climate change and other key societal challenges. Based in Washington, D.C., Denis is an avid transit rider herself. Denis focuses on building the right customer and commercial partnerships to bring mobility technology such as contactless payments and traffic optimization to accelerate equitable transport for all.



JATIN DESHPANDE

Giesecke+Devrient

Jatin Deshpande is an Account Director at Giesecke + Devrient (Giesecke+Devrient) ePayments America Inc. In this role, he is responsible for driving the Authentication Business in the US within the Public Sector, Transit and En-

terprise division. He has 20+ years experience in this space. Fifteen of those have been at Giesecke+Devrient, where he has worked on various hardware products as well as software security solutions with a special focus on the Government PIV landscape. Prior to Giesecke+Devrient, Jatin has worked in different industry segments including semi-conductor , software services and High Availability Systems.



DEB FERRIL

Principal, Ascend AFC

Deb Ferril is the founder and principal of ASCEND, a consultancy focused on distribution and channel strategy. She previously served as the Director of Membership & Marketing and Managing Director of the Identity & Access Forum for the Secure Technology Alliance. Ms. Ferril’s 40-year career has been concentrated in security and identity management in domestic and global roles spanning sales, channel management, marketing, operations, and systems engineering. Prior to the Secure Technology Alliance, she was president of IdentiSys and head of global software sales at Datacard Group. She holds a B.S. in Business and an MBA in International Business.



CAREY FERRO

Chair of the Board of Managers, EMVCo

Carey Ferro currently serves as Chair of the EMVCo Board of Managers, representing Discover. Carey is currently serving as Senior Principal of Industry Relations within the Innovation and Emerging Payments division of Discover Global Network. With close to 20 years of payments experience, she has managed various technology based strategic projects and teams across the globe from an issuing, acquiring, and network perspective. Since 2015, Carey has focused on driving payments industry evolution through various leadership positions within EMVCo, US Payments Forum, Secure Technology Alliance, and PCI Security Standards Council. Carey holds a Bachelor of Science degree in Industrial Engineering from Arizona State University in the U.S.



CHERYL FITZGARRALD

Sr. Program Director, BHMI

Cheryl Fitzgarrald is a Senior Program Director for BHMI, a software solutions provider trusted by leading financial services organizations around the globe to modernize their payments back office. Cheryl has over 35 years in the payments industry with a strong background in overseeing the planning, execution, and delivery of complex projects and coordinating the enhancement and implementation of a wide range of business and technical solutions. Recently, she has been focusing on chargebacks and disputes, providing business analysis, technical project management, and training. Cheryl’s desire is to help teams and individuals live up to their potential by improving processes and workflows to maximize the value of their efforts.



IVAN GOLIAN

Technical Business Development Manager, Gallagher Security

Meet Ivan Golian, a seasoned veteran with over 20 years of experience in the dynamic world of security. Currently donning the hat of a Technical Business Development Manager, Ivan’s journey has been quite the adventure. From his early days as an Engineer to his recent time as Vice President of Technology for Netronix Integration, Ivan has always been at the forefront of pushing boundaries and exploring new horizons in the industry. But Ivan is more than just a title. He’s a passionate advocate for driving positive change and making a real impact. With a knack for blending technical prowess with a keen business sense, Ivan has led countless projects to success, earning him a reputation as a go-to expert in his field. Outside of work, you’ll find Ivan tinkering with gadgets, exploring the great outdoors, or sharing his wisdom with aspiring young minds.



PAUL GRASSI

Principal, Amazon

Paul Grassi is a Principal at Amazon, in the Identity Services group. He is responsible for defining the strategic direction of identity-related products and services across shoppers, sellers, and vendors for amazon.com and its subsid-

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aries. Prior to Amazon, Paul worked at AWS, leading the development of IAM and security offerings for Fortune 500 customers. He was the lead author of NIST 800-63-3, and has over 20 years of identity and cybersecurity consulting. Paul is also the Chair of the Identity Verification Working Group (IDWG) within the Fast Identity Online (FIDO) Alliance.

KARA GUNDERSON

Manager Payment Card Operations, CITGO Petroleum Corporation



AJAY GUPTA

Chief Digital Transformation Officer, Department of Motor Vehicles

Ajay Gupta is the Chief Digital Transformation Officer for the Department of Motor Vehicles since 2020, appointed to lead business and technology transformation efforts for the DMV to become a modern enterprise. Prior to him appointment, Ajay Gupta served as a special advisor to the DMV Director. Before joining state service, Ajay worked as a managing director at KPMG, where he led the delivery of legacy transformation, technology innovation, and managed services for State departments nationally. Ajay serves the DMV with more than 27 years of public sector experience with state departments in California, Texas and Hawaii while working for CGI Inc., Visionary Integration Professional Inc., Deloitte LLP, and Tata Consulting Services. Gupta has a B.E. in Electrical Engineering from Delhi College of Engineering and an MBA in Marketing and Information Technology from UC Davis. Gupta is also certified as a PMP, PSM, PSPO, Cloud Practitioner, and an Enterprise Architect.



LAUREN HELT

Director, Regional Forums and Competitive Intelligence, American Express

Lauren Helt is the Director of Regional Forums and Competitive Intelligence at American Express. She is responsible for leading American Express' engagement at select industry bodies across the EU and US and oversees Network Competitive Intelligence. Lauren joined the Secure Technology Alliance (STA) in 2022. She serves in a variety of roles across the STA, U.S. Payments Forum (USPF), and Identity and Access Forum (IAF), including representing American Express on the STA Board and respective USPF and IAF Steering Committees, co-chair of the Electric Vehicle Open Payments Working Committee, and member of the Communications and Education Working Committee. Most recently, Lauren led the American Express strategy for Electric Vehicle open payments and the development and publication of American Express Policy. In addition, she has represented American Express in a variety of leadership roles at EMVCo as the chair of the Engagement Working Group and primary member for both the EV Open Payments Task Force and Marks Management Task Force. Lauren has a BA in Broadcast Journalism from the Walter Cronkite School of Journalism and Mass Communications at Arizona State University. She currently resides in Phoenix, AZ.



CHRISTINA HULKA

Executive Director and Chief Operating Officer, FIDO

Christina currently serves as FIDO Alliance's Executive Director and Chief Operating Officer. In this role, she is Chair of the Board and oversees the day to day operations of the alliance, as well as FIDO's membership and industry partnership programs. Prior to joining FIDO, she spent 18 years working in financial services, focusing on the implementation and interoperability of EMV and contactless payment technologies. Christina is based in the US on the West Coast and holds a Bachelor Degree in Languages and Business from Oxford Brookes University



ALEXANDER IVANS

UL Solutions
Advisory Senior Sales Executive



IAN JACOBS

Head of Payments, W3C

Ian Jacobs has helped lead the Web to its full potential at the World Wide Web Consortium (W3C) since 1997 in a variety of roles. Since early 2015 he has led W3C's payment activities, focused on making Web payments easier and more secure.



JACK JANIA

VP Product Management & Innovation, CPI Card Group

Jack Jania is the Vice President of Product Management and Innovation at CPI Card Group. He consults with the financial industry on the best business strategies to employ mobile payment, smart card payment and data security solutions. In addition to supporting CPI's innovation and security objectives, Mr. Jania is committed to consumer education and digital security advocacy. Additionally he is the chairman of the Secure Technology Alliance board of directors and serves on the STA payments council.



TROY JOHNSTON

Director of Strategic Alliances, HID

Troy Johnston is an expert in both physical control and mobile access with over two decades worth of experience in the security industry. He has worked at HID for the last five years in various roles and is now running the strategic alliances business for Americas as director. Troy is passionate and knowledgeable about smart buildings, the digital workplace and implementing new technology with the world's best technology partners.

**ERIC JORGENSEN**

Motor Vehicle Division (MVD) Director, Arizona Department of Transportation (ADOT)

Eric Jorgensen has worked for the state of Arizona since 2004. He has been serving as the Motor Vehicle Division (MVD) Director with the Arizona Department of Transportation (ADOT) since 2015. Prior to his current position, he served as the deputy director for administration at the Arizona Department of Child Safety (DCS), where he oversaw the separation of the DCS from the Department of Economic Security and the creation of the administrative structure for the new agency. Previously, he served as chief financial officer for the \$800 million self-insured state employee benefit program and as assistant director for the Arizona Joint Legislative Budget Committee. Eric received his bachelor's degree in international political science from Brigham Young University, and his master's degree in international affairs with an emphasis on economic policy from Columbia University.

**WON JUN**

Solutions Architect, Intercede

Won has 25+ years of cybersecurity experience, most which have been in identity and access management. He is a solutions architect on Intercede's US sales team covering the Americas, and has presales responsibilities over the MyID credential management system (CMS), multi-factor authentication (MFA), and password security management (PSM) product suite. Won has worked with various Federal government agencies and Fortune 500 companies, including aerospace, defense and financial institutions, to help them deploy digital identity solutions at the highest levels of security, protecting mission critical systems against data breach while complying with standards and regulations. Won has particular expertise in the area of US federal FIPS 201 (Personal Identity Verification) standards and specifications, smart cards and biometrics.

**MANSOUR KARIMZADEH**

President CEO, SCIL

Karimzadeh brings a wealth of experience to his leadership role at SCIL, having spent over 25 years in the industry. He has extensive knowledge in payment and transaction processing systems in financial institutions, as well as expertise in creating new business opportunities and driving demand for emerging products and technologies. He has played a key role in implementing several large-scale card and payment processing projects internationally, with a particular focus on EMV systems, mobile transactions, card-not-present payments, security, fraud, quantum computer threats, distributed decentralized systems. Mansour has completed projects in the UK, Canada, USA, Latin America, Middle East and Australia. He has also served as a board member of Global Platform and as the Chair of its Marketing Center. Prior to his current role, he led a smart card consultancy and software company that was acquired by ACI Worldwide, where he later held positions as VP of Operations and Director of Smart Cards Unit. He served on the Steering Committee of the US Payments Forum and co-chairs its Communications and Education working group.

**PATRICK KELLY**

VP of Authentication & Identity Services, Mastercard

Patrick Kelly has over 10 years of experience in the financial services and payments industry, he is a passionate and driven leader who specializes in identity, fraud and dispute solutions. As the VP of Authentication & Identity Services at Mastercard, he leads the sales enablement and go-to-market strategy for a portfolio of products including behavioral biometrics, ID&V, and authentication services. He holds an MBA from Pace University and a Bachelors from Fairfield University.

**DAVID KELTS**

Decipher.ID, Spruce ID
Co-Chair, mDL Jumpstart

David has worked on mDL pilots since 2013, with production rollouts in Utah and



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California. He is the lead author of the Privacy Annex of ISO/IEC 18013-5 and of the definitive article on using in-person mDL. He leads the “Jumpstart mDL” Group within STA and is Co-chair of the Digital Identity Committee. David provides consulting services for mDL implementations.



MARCIA KLINGENSMITH
CEO, Fintech Consulting

As CEO of Fintech Consulting, LLC, Marcia is a driving force for instant payment strategies for financial institutions, fintechs and other organizations. With a commitment to innovation, she delivers training, strategy workshops, and her proprietary “instant payments in a box” approach, to empower organizations to succeed in the ever-evolving payments landscape. With a career spanning over 15 years in financial services, 10 years of technical project management, coupled with 5+ years focused on fraud and identity, Marcia is a thought leader at the forefront of emerging payments. Her legacy includes shaping secure, game-changing products and solutions, leading global cross-functional teams. She has honed her expertise at industry giants like Bank of America, Wells Fargo, Visa, LexisNexis Risk Solutions, and FIS Global. Marcia is admired for her ability to create a clear vision of the future, connect people to the vision, and bring transformative solutions to market.



KEVIN KOZLOWSKI
Vice President of Government Initiatives, XTec, Inc.

Mr. Kevin Kozlowski has more than 25 years of experience in the Information Technology industry combined with a wide range of experience in sales, marketing, engineering, and business leadership. As the Vice President of Government Initiatives since 2002 Mr. Kozlowski has been instrumental in establishing XTec as a premier security provider for the federal government overseeing cabinet level smart card systems. Mr. Kozlowski has also contributed to numerous federal smart card publications and provides security and authentication guidance to numerous federal agencies. Mr. Kozlowski has also lead the corporate effort for Physical Access Control Systems (PACS) and the certification of FedRAMP at the High level. The XTec PACS AuthentX ePACS is listed on the GSA APL and has been installed in 70+ agencies. Mr. Kozlowski holds a bachelor's degree in finance and economics from James Madison University. Mr. Kozlowski is a Certified Smart Card Industry Professional in Government (CSCIP/G).



CYRIL LALO
Founder and CEO, Ellipse

Cyril Lalo is a serial entrepreneur and inventor, and a pioneer in smartcard technology. He has over 25 years of experience in the payment industry, including as founder of Ellipse. Prior to Ellipse, Lalo served as Worldwide Head of Payment Indirect Sales at IDEMIA. Lalo also holds patents for 18 groundbreaking payment technologies. He is committed to creating new value and pushing the payment industry to meet the challenges of the ever-evolving digital sphere.



CLAIRE LE GAL
SVP Fraud Intelligence, Strategy and Cyber Products, Mastercard

Claire Le Gal currently is Senior Vice President, responsible for the Cyber Security & Risk Products team in the Cyber & Intelligence Solutions division at Mastercard. In that role, she is responsible for the development of cyber security solutions to secure the Mastercard ecosystem and ensure that cyber security solutions are accessible to all stakeholders, regardless of their size or cyber security knowledge.



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MIKE LINDBERG

Senior Director, Payment Solutions, CHS Inc



JAN LINDQUIST

Product Manager – Mobile Application Security Core and ISO/CEN Privacy Standards Expert, Cryptomathic

Jan Lindquist has an enviable history of standards development across multiple industries, including telecoms, media streaming, privacy enhancing technology and EUDI wallets. Jan is product manager for Mobile Application Security product line at Cryptomathic. Jan and his team of experts at Cryptomathic craft mobile protection solutions that deliver the highest levels of security by design. Jan is a leading presence in global ISO and CEN privacy and security standardisation, also sitting as an active member of the Swedish Institute for Standards. Jan’s CEN standards work will lead to disclosure clarity of personal data in eIDAS2 and other digital wallets. Jan has also ensured that privacy has been at the forefront of EU Digital Identity Wallets development, participating in several EU NGI funded grants.

ROBERT LYDIC

Wavelynx



DANIEL MACIAS

Vice President of NA Solutions & Integration, Visa



THIERRY MAISON

Chief Solutions Architect, GET Group NA

Dr. Thierry Maison has 47 years of technological management expertise and design experience in hardware, software, and systems architecture. Mr. Maison is presently the Chief Solutions Architect of GET Group NA and previously held positions at MorphoTrust/SAFRAN as Chief Technical Officer at Government Works, Technical Officer of Circa 3 L.L.C., as President of Securistics, Inc., Chief Technical Officer at Sariga Networks, Inc., Director of Systems Engineering at IronBridge Networks, Director of Systems Engineering at Steinbrecher / Tellabs. Mr. Maison has held senior engineering positions at Telco Systems, Bell Atlantic, Eastman Kodak, and Summa Four. He founded Securistics, Inc., Sariga Networks, Inc., and Summa Four. Mr. Maison has contributed to the design and development of major telecommunication infrastructure equipment and contributed to SONET, ATM, and MPLS international standard specifications. He has been awarded three US patents, two French patents, and US Congressional Recognition. Thierry Maison holds a BS, MS, and PhD in electrical engineering from the University of Strasbourg, France.



LES MATTHEWS

Executive Vice President Services, North America, Mastercard

Les Matthews is Executive Vice President and the Head of Services for North America at Mastercard where he has worked for the last 14+ years. Mastercard’s services business includes both Data & Services and Cyber and Intelligence with the goal of helping Mastercard partners secure, optimize and manage to better outcomes. Prior to this role he led a team responsible for managing relationships for all Regional Banks in the US with the goal of helping to define and set strategies that grow the business in a mutually beneficial way. Les has had several other roles at Mastercard including 3 years based in Silicon Valley and responsible for managing relationships with all US based Digital Partners and Tech Firms including Amazon, Facebook, Google, Apple, PayPal, Lyft and more. Before joining MasterCard Les served in increasingly senior roles for Washington Mutual, Bank of America and American Express developing innovative product and marketing strategies designed to increase revenues for the payments business. He proudly holds a BA in psychology and MBA in marketing from Clark Atlanta University.



SANDY MAYFIELD

Managing Director, Identity & Access Forum, Secure Technology Alliance

Sandy is an experienced Project Manager, Team Leader, and a Lean Six Sigma Specialist with a track record of leading complex teams solving dynamic business challenges. Prior to joining Secure Technology Alliance, she has built a career that spans over 15 years of project management in operations, offshore engagement, and performance management within diverse industries. Sandy has built a career developing internal and external cross-functional teams by leveraging deep collaboration by establishing meaningful relationships with clients and business partners focused on delivering impact. She has also developed and provided strategic and tactical plans for piloting and deployment of standardized processes and procedures to enable long-term efficiencies and success.



ANGELIQUE MCCLENDON

General Counsel, Georgia Department of Driver Services

Angelique McClendon has served as General Counsel at the Georgia Department of Driver Services (DDS) since 2015. Her two decades of legal expertise, includes service as an Assistant Attorney General for the State of Georgia representing state agencies in civil litigation and appeals. In addition to providing legal support and guidance to the Commissioner, staff, and the Board of Driver Services, she leads her team in overseeing legal matters, managing risk, and coordinating various projects and initiatives. Angelique has also served as a speaker at conferences and meetings sharing insights on legal and emerging technology topics to audiences nationally and internationally.

She has held various leadership positions with the American Association of Motor Vehicle Administrators (AAMVA), having served as chairperson for the Driver Committee, the Electronic ID Subcommittee, and the mDL joint Subcommittee. Angelique is also a member of AAMVA's Identity Management Steering Committee and the AAMVA Board of Directors.



ANDY MCHALE

Sr Director, Product and Market Strategy, Spreadly

Andy has been in payments and risk for over 20 years and has served various parts of the market on both the service provider and merchant sides. Prior to Spreadly, Andy was with RetailMeNot managing product and fraud prevention for gift card sales and cash back programs. He was also a member of the teams at PayPal and eBay where he contributed to various aspects of consumer and merchant payment solutions and fraud prevention. Andy's experience also includes exposure to multi-payment disciplines as a manager and contributor to product management, fraud, and operations.



JOYCE MEHLMAN

Owner, iLEX Consulting Group

Joyce is a banking professional with over 40 years of experience concentrated in Operations, Compliance, Vendor Management and Project Management. She has worked for banks of all sizes, both domestic and international, and across all areas and products. She has been working with Fintechs and the Banks that support them since joining Bancorp Bank in 2006 as their COO where her team supported Operations, Compliance, Customer Service, Risk, New Account Opening, Wire/ACH processing and Fintech oversight for audit purposes. Joyce was also a member of the Bank's Risk Oversight Committee and was responsible for all Regulatory and ACH audit support. After leaving Bancorp Bank in Joyce formed her own consulting company, iLEX Consulting Group, and has worked with over 47 programs and 15 banks helping them launch programs and build out the oversight needed to support them. Her team specializes in supporting all Compliance, Risk & Fraud Oversight, Third-party Oversight, Back Office, Dispute Management and Customer Service functions for the Fintechs they partner with including the development of all required policies, procedures, CS related macros and FAQs and Dispute communications. Joyce also mentors as part of QC Fintech and Nashville EC and was named to the list of top 50 Inspiring Women in Fintech by the NYC Fintech Women organization for both 2019 and 2022. She has also led webinars and bootcamp classes in partnership with the Innovative Payment Association.



MICHAEL MCCASKILL

Director, Identity Management, AAMVA

Michael McCaskill is the Director of Identity Management at AAMVA. He is responsible for the identity programs,

standards, and best practices for North American states and provinces. Previously he worked for the Florida Department of Highway Safety and Motor Vehicles for 18 years. During his tenure there he held various positions including Chief of Driver License Records, Deputy Director of The Division of Driver Licenses, Assistant Deputy Director of The Division of Motorist Services, and the Chief Administrative Officer for the Florida Highway Patrol. Michael also served as the AAMVA Chair of the Card Design Standard Committee and the Joint mDL Working Group.

ALICIA MOORE

Visa Global ATM, Visa



ANN MORSCH

Vice President-Member Services & Operations, AFFN

Ann Morsch brings more than 30 years of experience in the EFT and Retail Banking industry to the AFFN Organization. As Vice President of Member Services & Operations, she is responsible for project management, development, implementation, and service delivery to AFFN Participants, Processors and Partners. Ann began her career in the retail banking community as a part-time teller and worked her way through the ranks to Assistant Branch Manager. After nearly ten years in banking, Ann moved into the world of EFT processing where she worked for EDS/Fiserv. During her six-year tenure with the organization, she held numerous roles with increasing responsibilities, including Client Services Manager and Senior Account Executive, National Accounts. In 2003, Ann joined AFFN as an Account Executive responsible for the relationship management between AFFN and their Participants, Processors and Vendors. In her current role as Vice President of Member Services & Operations, she is responsible for operations, relationship and network management, with a focus on delivering the highest level of service excellence to AFFN's Participants, Processors and Partners. Ann is dedicated to planning charitable events, such as the John Taggart Memorial Golf Outing benefiting People with Disabilities, and is a contributing member of District 48 Toastmasters holding multiple leadership roles including President, Past President and Vice President of Education for the FIS Saint Petersburg Toastmasters Club. She currently resides in the Tampa area with her husband Richard.



MANISH NATHWANI

Senior Vice President, Product Development, SHAZAM

With over 30 years' experience in the payments industry, Manish engages and partners with industry stakeholders and solution providers across the payments and banking arenas, leveraging his technology and business acumen to deliver value-added solutions to the marketplace. In his current role, Manish drives the product, marketing and communications functions of the business to deliver a secure and engaging omnichannel experience to financial institutions

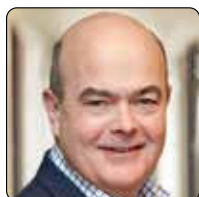
through a highly integrated, yet flexible, platform covering core banking, instant payments, debit card network, processing and issuance capabilities. With a strategic and innovative mindset, Manish explores and speaks on technologies that will continue to influence the financial ecosystem, such as cryptocurrency, central bank digital currency and artificial intelligence. As chair of the U.S. Payments Forum and Secure Remote Payments Council, Manish offers his expertise to help shape the practical outcomes of technologies such as payment tokenization, 3D-Secure, EMV and debit routing. He's also a contributing member of the Faster Payments Council and serves on the board of advisors for EMVCo and ANSI/X.9.



CHRISTINE NIZER

Administrator, Maryland Motor Vehicle Administration

Christine Nizer was appointed Administrator of the Maryland Department of Transportation Motor Vehicle Administration (MVA) and Governor's Highway Safety Representative in August 2015. Prior to that appointment, Ms. Nizer served as the MVA's Chief Deputy Administrator and Deputy Administrator for Central Operations and Safety Programs for over eight years. She also held management positions at the Maryland Public Service Commission, the Maryland General Assembly and the Office of Homeland Security.



NICK NORMAN

Consult Hyperion

A digital financial services and identity veteran excited by the opportunity to deliver a trusted, secure and privacy-respecting internet, formerly known as the Metaverse. Interested in working with companies looking to deliver against their more difficult ESG objectives through the use of verified digital attributes to ensure that their services are age appropriate. Recently challenged by a group of school children to put in place the technology to stop them being bullied online and accessing adult services. I have the pleasure of working closely with a successful, experienced team of consultants and developers, embedded within our client's project teams, managing the design, acquisition, implementation and operation of services that have changed peoples' lives around the globe. At least one will be in your wallet (credit, debit cards) and another in your

phone (OEM Pays, mPESA). Currently we are helping transit agencies deploy Open Payments and Tech companies optimize their age-assurance solutions.



TIM NYBLOM

Director – End User Business Development, Higher Education, HID

Tim has 18 years of experience in end-user sales, business development and account management in the Physical Access Control Industry with an emphasis in the Higher Education vertical market space. Tim is a regular attendee and presenter at Industry trade shows, NACCU, Partner User Group event and other Higher Education conferences. He utilizes collaboration with end-user clients, partners and team members to develop, adopt and implement identification and security solutions to his customers. He is reliable and driven by dedication, passion and a valued understanding of our industry.



LEE ODESS

CEO, Access Control Executive Brief

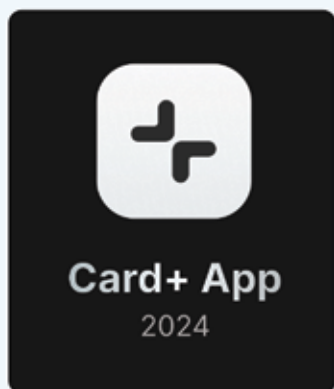
Lee Odess is the global independent go-to voice for the access control and smart lock industry, known for his expertise, community building, and content creation. With a deep understanding of security and a passion for enabling safe access, Lee helps businesses adopt cutting-edge technology through his monthly Access Control Executive Brief. CEOs, executive teams, and anyone interested in access control can sign up for Lee's brief at <https://www.leeodess.com/> to stay informed and gain valuable insights into the world of access control and smart locks.



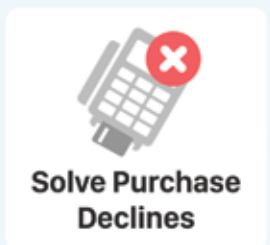
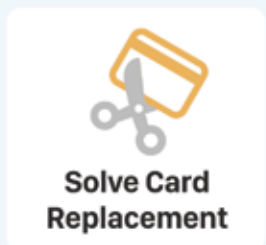
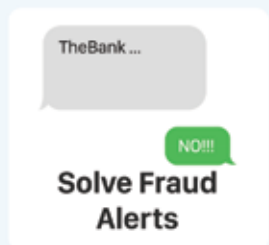
ANDREA PARIC

Head of Fintech North America, Giesecke+Devrient

Andrea Paric is the Head of Fintech North America for Giesecke+Devrient, a global SecurityTech company. As a seasoned payment professional with over a decade of experience in the dynamic and rapidly evolving fields of PayTech, Andrea is committed to advancing financial inclusion and driving economic empowerment through accessible and secure payment technologies.



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**ANDREW PATANIA**

Senior Director, Elavon, Inc.

EMV Technical Owner at Elavon, INC responsible for ensuring the best possible experience for merchants as they certify their devices for EMV. Twenty-four years in payments processing with over sixteen years dedicated to implementing EMV for issuers and merchants around the world.

**JOEL PEREZ**

Programs & Solutions Director, GET Group NA

Joel has over 13 years of experience in the secure identity solutions and delivery industry and over 30 in hightech. Joel has deployed physical and digital identification and driver licenses (ID/DL) programs throughout the US that include ID/DL and biometrics solutions. Joel has put together an industry leading team developing the next generation secure credential solution that solves current industry security problems adhering to domestic and international standards and best practices. Joel holds multiple degrees in Engineering, Management and Software Development, from institutions such as Boston College, Northeastern University, and Brandies University. Joel is PMI certified and has formal cryptography education.

**ED PEREZ**

Head of Card Brand and Processor Compliance - NA, Verifone

Edward Perez is responsible for monitoring Verifone's products and services to remain compliant and up to date. Prior to joining Verifone, he served at First Data/Fiserv where he was instrumental in transitioning certification teams from MSR to EMV across different platforms and specifications. His EMV expertise has been relied upon by Brands, ISVs, colleagues and merchants alike. His journey has taken him through many aspects of the payments eco-system. With issuer, acquirer and sales organization experience, he has effectively developed, managed, designed and implemented technical solutions and transforming account and support teams. Currently, he is an active member of the US Payments Forum and while participating with projects on other Working Committees, is the Co-Chair of the Testing & Certification Working Committee.

AMY PIERCE

Merchant Engagement Executive, Bank of America

**ROD REEF**

Managing Partner, Reef Karson Consulting

**DEVON ROHRER**

Managing Director, U.S. Payments Forum, U.S. Payments Forum, Secure Technology Alliance

RYAN ROWCLIFFE

HYPR

**BJORN SCHARFEN**

Vice President for Strategic Initiatives, FiRa Consortium

Bjorn has more than 26 years of experience in the electronic components industry and is currently Vice President for Strategic Initiatives within the Connected Security System Division (CSS) at Infineon Technologies. In this role he drives new technologies such as Ultra-Wideband as well as business setups and solutions. He represents Infineon in related standardization bodies such as FiRa, CSA, CNA or OSPT. Prior to this role, Bjorn held various Marketing Positions and led the Product Line Payment & Ticketing for 5 years until 2021. During this time, he strengthened the market leadership of Infineon and converted the business setup towards a diversified solution offering. On top he was member of the BoD within the NFC Forum. He started his professional career in 1997 at Epcos AG for Ceramic Components and from 2001 occupied leadership positions for security controller within Infineon for over 16 years. Bjorn holds a master degree in Industrial Engineering Management.

**JENNIFER SCHROEDER**

Executive Vice President, Product Management, PULSE

Jennifer Schroeder is Executive Vice President of Product Management for PULSE, a Discover Financial Services company headquartered in Houston, Texas. PULSE is one of the nation's leading debit/ATM networks. Financial institutions, merchants, processors and ATM deployers across the United States and around the world depend on PULSE's comprehensive suite of products and services and its commitment to providing exceptional client service, flexibility, security and superior economics. PULSE also is a resource for debit education, research and knowledge drawn from more than four decades of industry experience. Schroeder leads the product management and pricing teams at PULSE, as well as the Project Management Office. She joined PULSE in 2013 as Executive Vice President of Operations. In this role, she managed the company's operations department, including processor services, production support, implementation, certification, compliance and fraud operations. Prior to joining PULSE, Schroeder worked for 20 years at Discover Financial Services managing operational and compliance relationships with merchants, acquirers, issuers and key vendors. Schroeder has a B.S. degree in business management from the University of Wisconsin and an M.B.A. from Texas A&M University.



JEFF SCOTT

Pre-Sales/Solution Architect, Intercede

Jeff has worked in the identity management and biometric field for 22 years. He has worked both in the US Government as well as numerous international markets. Some

key highlights to his background have been: Implementation of identity management systems, worked on one of the largest biometric systems in the world, organized one of the first partnerships to build a compliant HSPD-12 system, managed and designed the TBCMS project for the Navy, on-site efforts that led to a National ID program for Haiti, operation projects for the elections in Brazil, enabled DoD & Federal employees to authenticate on mobile devices using their federally issued cards. The last decade has been focused on taking his experience and moving it into the digital identity space. Focusing on the protection of PII, the ease of use by the credential holders and enabling use cases through relying parties.

I am a founder, consultant, and mentor with over 20 years of experience in the payments industry, specializing in ACH, RTP, wires, FX, Cross Border payments, and cards. I have a proven track record of leading and delivering complex and high-impact projects, managing risk and compliance, and building strong partnerships with stakeholders across functions and geographies.



PRASHANT SHARMA

Executive Director, Biometric Solutions, J.P. Morgan

I currently lead biometric solutions and payments products for J.P. Morgan. I have been J.P. Morgan for little over a year. Prior to joining J.P. Morgan, I worked at Mastercard for 13 years in various product leadership roles including head of product for Digital Identity, head of small business acceptance solutions and Digital Wallet Solutions.



ANTHONY SERIO

CEO, Serio Payments Consulting



MARK STAFFORD

Sr. Director, Infineon

Mark has over 20 years of experience in high assurance hardware-based security solutions across multiple market verticals including payment, automotive, IoT, and Government identification. For the last 15 years, he has also



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and Payment Solutions

been an active contributor to the United Nations ICAO Travelers Identification Program (TRIP) Doc 9303 series of ePassport specifications, and is the document editor for both the ICAO Doc 9303 Part 10, and the Digital Travel Credential (DTC) specifications.



MIKE SULLIVAN

Director, Intercede

Mike Sullivan leads Intercede's US-based sales team. Mike joined the company in 2017 to grow sales of Intercede's MyID credential management software to public sector agencies and now oversees all product sales across the Americas. Mike has 30 years' experience working with software companies providing security and identity management products and services.



LAWRENCE SUTTON

Principal Consultant, Consult Hyperion

Lawrence Sutton is a globally recognized fare collection expert with over 19 years of experience implementing open, closed and account-based ticketing systems while working for a transit agency (DART, Dallas), for a fare collection system integrator (Vix Technology) and transit consultants (Jacobs and Consult Hyperion) within multiple agencies. He brings significant insight into the challenges that North American transit agencies face implementing their new fare collection systems and a successful track record of launching Open Payment projects in North America with the main Payment Brands (Visa, Mastercard, American Express and Discover).

DAVID TRUE

Partner, Paygility



HENK VAN DAM

Identity Management and Security, UL Solutions

Henk is a seasoned professional with more than 2 decades experience in the information technology, security, and payment industry. Identification, authentication, secure transactions and interoperability test and certification being constants in his career. He acted in a variety of engineering, commercial and business leader roles. Today Henk leads business of test and certification teams in North America, LAC and EMEA.



MARK VAN HORN

Digital Solutions Lead in North America, Giesecke+Devrient

Mark Van Horn is the Digital Solutions Lead in North America for Giesecke+Devrient. With his extensive experience as an entrepreneur in emerging technology and as a leader within the Giesecke+Devrient digital team, Mark is a respected thought

leader and market strategist within the payment technology industry. His insightful approach to solution initiatives and digital advancement has positively impacted the payment ecosystem as a whole.



LINDA VAN HORN

Founder / CEO, iShare Medical

Linda Van Horn, BS, MBA is the Founder of iShare Medical, the trusted online platform for securing, sending, and sharing medical records for patients, providers, payers, and devices across our nationwide network of 2.8 million healthcare providers. Ms. Van Horn is an active member of DirectTrust, a non-profit ANSI standards development organization, trust framework, and accreditation body for digital identity and interoperability throughout the U.S. healthcare system. Linda is a former DirectTrust Executive Board member. She currently serves on four ANSI Standards Committees and is the Co-Chair of the DirectTrust Innovations Priorities Workgroup which has been working on the adoption of mobile driver's licenses for digital identity and trust in healthcare. Ms. Van Horn is also a participant in the Strategic Tech Alliance Jumpstart mDL. Ms. Van Horn was a Keynote Speaker at Identity Week America in Washington DC in 2022 and was named in Forbes Magazine as one of the Top 52 Women-Led Startups Driving the Future of HealthTech and FemTech. Ms. Van Horn has a BS in Computer Science and MBA from Rockhurst University.



JOE VASTERLING

Director, Financial Services, Best Buy



ARUN VEMURY

Senior Advisor for Biometrics and Identity Technologies, Department of Homeland Security

Arun Vemury is the Senior Advisor for Biometrics and Identity Technologies at the U.S. Department of Homeland Security, Science and Technology Directorate. DHS is among the largest users of advanced biometric and identity technologies in the world. This means, Arun must often examine some of the Department's most challenging problems and develop practical approaches and solutions that will work in complex policy, legal, and operational landscapes. In this role, Arun provides leadership and guidance to develop and evaluate new cutting-edge and cost-effective biometric, identity, and privacy-enhancing technologies and capabilities. Arun is responsible for anticipating future needs, setting research agendas, and coordinating international subject matter experts' activities to close gaps in knowledge and capabilities. Arun has won many U.S. Government and industry awards, co-authored multiple influential scientific papers, and been awarded multiple U.S. patents. Arun is a firm believer that technology should work well for all people, and he confidently

leads his team's research efforts toward creating transformative and empowering solutions through technological innovations.

ASTRID WANG-REBOUD

Director, NA Product and Solutions, Visa

Over 15 years of experience in development, sales and product management for EMV, authentication and tokenization products and solutions. Leveraged EMV expertise to support US payment industry stakeholders during the migration to EMV, and started contributing to STA in 2012 through the Smart Card Alliance and EMV Migration Forum.

Joined Visa in 2019 and recently integrated the US product and solution implementation group, which supports Visa's US clients on their chip and digital payment journeys.



TERESA WU

Vice President, Smart Credentials, IDEMIA

Teresa Wu is a seasoned professional leading the smart credential business within the IDEMIA North America business unit. With a rich background, she has successfully

overseen diverse product portfolios, leveraging cutting-edge technologies such as cloud computing, digital identity, identity documents, and biometric solutions. In her current role, Ms. Wu serves as a dynamic cross-functional team leader, driving client success in smart credentials and digital identity programs. Her focus on innovation, strategy, program delivery, and industry engagement reflects her extensive experience and domain expertise. Over the past two decades, Ms. Wu has been a driving force in various industry advocacy groups, contributing significantly to AFIS technology, facial recognition, public security, and identity and biometric standards. As a board member of the FIDO Alliance and the Security Industry Association, and chair of the Identity Access Forum of the Secure Technology Alliance, she continues to shape industry dialogues.



SECKIN YILGOREN

Senior Vice President - Cyber & Intelligence Solutions, Mastercard

Seckin Yilgoren is the Senior Vice President of Cyber & Intelligence Solutions at Mastercard. He is responsible for managing a portfolio of Cyber & Intelligence products and services, addressing fraud, cyber security, identity, crypto, account and network solutions for Mastercard's North American Markets. Prior to this, he led the development of global and regional commercialization strategies for Mastercard's Global Identity Solutions. From 2015-2018, Seckin led Mastercard's Digital Payments & Labs' product specialist team covering North American Markets, where he was responsible for advancing Mastercard's digital products and services priorities for the region. Seckin joined Mastercard's High Growth & Central European Markets team in 2010, relocating to Mastercard's North American HQ in Purchase in 2014. Prior to Mastercard, he spent several years as a management consultant in a number of international markets, focused on financial institutions, telecommunication and retail industries. He holds an Economics degree from Pierre Mendes

University in Grenoble, France and an MBA from University of Illinois, USA.



KANDYCE YOUNG

Manager, Data Security Standards, PCI

Ms. Young is a Manager of Data Security Standards for the PCI Security Standards Council where her role includes technical contributions to PCI DSS and related collateral and presenting on PCI DSS to stakeholders. Prior to joining the Council, Ms. Young was an ISA for a large data transmission and storage organization. Ms. Young holds the CISM, CISSP, and PMP designations.

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