



IDENTITY & PAYMENTS
SUMMIT
SECURE TECHNOLOGY ALLIANCE

Identity & Payments: Security Trends in the Digital Era

SAN DIEGO, CA | FEB. 24-26, 2025



WELCOME TO THE IDENTITY & PAYMENTS SUMMIT

Dear Attendees,

Welcome to San Diego for the second annual Identity & Payments Summit hosted by the Secure Technology Alliance!

Over the course of the next two days, you will have the opportunity to immerse yourselves in a compelling range of topics that span all aspects of identity, access, and payments in addition to the track sessions, which cover specific conversations that are taking place within the identity and access, payments, and transportation communities.

We will kick off with conversations about the convergence of identity and payments, how wallets are evolving, real life stories about how fraudsters got busted and how Los Angeles is preparing for two high profile, global events. We then split into Identity & Access, Payments, and Transportation tracks to dive into topics such as challenges and solutions for identity verification, mobile driver's licenses, fraud trends and the use of AI to detect and mitigate fraud, emerging and evolving standards, and the status or payments in transit and mobility. Then you will want to stick around on Wednesday afternoon for discussions on post-quantum cryptography, how AI is evolving, and lessons learnt on payments and digital identity from abroad.

This is the only conference in North America to tackle these essential topics through the lens of identity, access, and payments, examining their influence on various global industries. By bringing industry participants together to have valuable discussions, we can elevate the vision of a digital era that encompasses secure, trustworthy, future-proof ecosystems that benefit everyone.

Whether you are a member of the Secure Technology Alliance or a new industry professional, I encourage you to engage with fellow attendees, speakers, and sponsors. Your perspectives, insights, and experiences will enrich our collective understanding and drive cross-industry innovation. Non-members who decide to join the Alliance within 60 days of this event will receive a discount of the amount they paid for Summit registration up to a cap of \$1,200 on their first year of membership.

Thank you for choosing to attend the Summit! I look forward to connecting with you, and hope you find some time to take in the sights and enjoy your time in San Diego.



Christina Hulka
Executive Director, Secure Technology Alliance

OUR IDENTITY & ACCESS, PAYMENTS, AND TRANSPORTATION TRACKS DIVE INTO TOPICS SUCH AS CHALLENGES AND SOLUTIONS FOR IDENTITY VERIFICATION, MOBILE DRIVER'S LICENSES, FRAUD TRENDS AND THE USE OF AI TO DETECT AND MITIGATE FRAUD, EMERGING AND EVOLVING STANDARDS, AND THE STATUS OR PAYMENTS IN TRANSIT AND MOBILITY.

MATTR

mattr.global

Optimize **Transactions**

Minimize **Risk**

Maximize **Growth**

Secure credential capabilities enabling a new era of business solutions.

9:41
NEB
Your future starts here.

Drivers License
DL123456



Department of Motor Vehicles

Quick apply with a mobile driver's license

XHFG7396
2022 Honda Civic
Quick Pick-Up

RESERVATIONS AND BOOKINGS

Verify Customer

Visit us at booth **406**

M

Personal

Business



Dear Attendees,

The digital economy is built on trust. Yet today, trust is under pressure like never before. The rapid acceleration of digital transactions, combined with the rise of AI-driven fraud and synthetic identity scams, has created an environment where both businesses and individuals are at risk.

In 2024, global fraud losses surpassed \$1 trillion, impacting not just financial institutions but every sector that relies on secure transactions. These figures aren't just statistics. Every abandoned transaction, every compromised account, and every instance of fraud weakens confidence in our digital infrastructure.

The business impact is staggering. For every dollar lost to fraud, the true cost multiplies several times over in operational losses, reputational damage, and abandoned customer journeys. In banking alone, fraud costs are 4.35 times the direct dollar loss, while retail and government assistance programs face similar exponential impacts. Meanwhile, friction in digital processes continues to erode customer trust, with 33% of users abandoning account openings within just five minutes due to cumbersome verification steps.

At the same time, AI has given bad actors more efficient ways to exploit vulnerabilities, making fraud both more sophisticated, easier and cheaper to execute on an industrial scale.

Addressing these challenges requires collaboration across industries, regulators, and technology providers. A new generation of standards, focused on security and interoperability are an example of how collective action can drive meaningful change. Initiatives like the NIST National Cyber Security Centre of Excellence mDL project bring a broad range of stakeholders together to help accelerate adoption and best practices.

At MATTR, we are committed to this mission. We need to move from a world where financial institutions and merchants are the “insurers of last resort”, to a place where we have assurance by design. We see a future where a new generation of standards-based TrustTech capabilities work quietly in the background to secure everyday transactions.

As we gather for this event, let's focus on the opportunities ahead. Join us in learning about the latest advancements in digital credentials, authentication and authorisation that will shape the future of secure digital interactions. These discussions aren't just about technology; they are about protecting people, reducing harm, and enabling a more trusted, functional digital economy.

WE'RE IN AN ARMS RACE WITH BAD ACTORS EMPOWERED BY A SEA OF BREACHED DATA AND NEW AI TOOLS. WE NEED TO ACCELERATE DIGITAL TRUST INFRASTRUCTURE AT A FASTER PACE THAN EVER BEFORE.

Trust is more than a security imperative—it is the foundation for growth, innovation, and progress. We're in an arms race with bad actors empowered by a sea of breached data and new AI tools. We need to accelerate digital trust infrastructure at a faster pace than ever before.

Thank you for being part of this conversation. Together, let's drive meaningful change. By working together, we can create digital ecosystems where confidence, compliance, and convenience can coexist—without compromise.



Claire Barber
Founder and CEO, MATTR

References:

- Global State of Fraud and Identity, LexisNexis Risk Solutions, 2024
- 7th Annual LexisNexis True Cost of Fraud Study: Financial Services and Lending Report, US and Canada Edition, 2023.
- 2023 LexisNexis True Cost of Fraud Study: Ecommerce and Retail Report.
- 2nd Annual LexisNexis True Cost of Fraud Study
- Supplemental Nutritional Assistance Programme (SNAP) and Integrated Eligibility Systems (IES), September 2023

THANK YOU TO OUR SPONSORS

Platinum Sponsor

MATTR

Gold Sponsor



Sponsors



Exhibitors



U.S. Payments Forum Member Meeting Agenda

Monday, February 24th – U.S. Payments Forum Member Meeting Agenda	
8:00 – 8:30 am	Registration & Networking
8:30 – 9:00 am	<p>Welcome & Opening Remarks – U.S. Payments Forum Member Meeting</p> <p><i>Speaker: Christina Hulka</i></p> <p>Join us as we kick off the U.S. Payments Forum Member Meeting, co-located with the Identity & Payments Summit in beautiful San Diego, CA. Christina Hulka, Executive Director of the Secure Technology Alliance, will set the stage for an engaging and insightful gathering of industry leaders.</p> <p>In this opening session, we'll highlight key themes shaping the future of payments and identity, set expectations for the discussions ahead, and celebrate the collaborative spirit that drives innovation in our industry. Don't miss this opportunity to gain valuable insights and connect with peers as we embark on an exciting event together!</p>
9:00 – 9:30 am	<p><u>The Evolution of Facial Recognition in Payments: Global Insights and Case Studies</u></p> <p><i>Speaker: Allen Ganz, HID Global</i></p> <p>As the payments landscape continues to evolve, facial recognition is emerging as a transformative technology, reshaping how consumers authenticate and complete transactions. This session will offer an expert perspective on the growing adoption and impact of facial recognition in payments, delivered by industry leader Allen Ganz. The discussion will encompass an overview of biometric payments, focusing on the United States and key markets worldwide and how facial recognition is enhancing payment security, convenience, and speed, offering a glimpse into the technology's present and future potential. Leveraging real-world case study examples, attendees will gain insights into various touchpoints within the payment ecosystem, from contactless checkouts to enhanced fraud prevention, and learn how facial payments have been successfully deployed in diverse regions across the globe.</p>
9:30 – 10:15 am	<p><u>Shaping the Future of Payments: A Conversation with EMVCo and the U.S. Payments Forum</u></p> <p><i>Speakers: Oliver Manahan, EMVCo; Joe Vasterling, Vice Chair, U.S. Payments Forum</i></p> <p>Join EMVCo and the U.S. Payments Forum for an insightful discussion on the latest developments shaping the payments landscape. EMVCo will provide an overview of their key initiatives, including advancements in EMV 3DS, EMV SRC, and EV Open Payments. The session will then shift to a dynamic fireside chat, where both organizations will reflect on their longstanding collaboration, highlighting past successes and ongoing priorities. The Forum will also share their strategic goals, reinforcing the strength of their relationship with EMVCo and offering a forward-looking perspective on the future of the payments ecosystem.</p>
10:15 – 10:45 am	Morning Networking Break
10:45 – 11:30 am	<p><u>Life Beyond the Magstripe</u></p> <p><i>Speakers: Berke Baydu, Mastercard; Sara Walsh, Bank of America; Joe Vasterling, Best Buy; Keri Crane, Jack Henry</i></p> <p>As the payments industry evolves, Mastercard is leading the charge by retiring the magnetic stripe—one of the longest-standing features of payment cards. In this insightful panel, Mastercard will share the key drivers behind this decision and what it means for the future of secure, seamless transactions.</p> <p>Joining the discussion, Bank of America, Jack Henry and Best Buy will provide their unique perspectives on how this shift impacts the broader payments ecosystem. From enhanced security to operational considerations, panelists will explore the opportunities and challenges that come with saying goodbye to the magstripe. Don't miss this engaging conversation on the next chapter of card payments and what it means for businesses and consumers alike.</p>

U.S. Payments Forum Member Meeting Agenda

11:30 – 12:10 pm	<p>Demystifying Passkeys – A New Era of Secure Payments</p> <p><i>Speakers: David Turner, FIDO Alliance; Fred Tyler, Mastercard</i></p> <p>As digital security evolves, passkeys are emerging as a game-changer in authentication and fraud prevention. But what exactly are passkeys, and how will they reshape the payments landscape?</p> <p>In this essential “Payments and Passkeys 101” session, industry experts will break down the fundamentals of passkeys, their role in enhancing security, and the opportunities they create for businesses and consumers. Whether you’re an issuer, merchant, or payment service provider, this discussion will provide critical insights into how passkeys are shaping a new era of secure, seamless transactions.</p>
12:10 – 1:10 pm	<p>Lunch</p>
1:00 – 1:50 pm	<p>Unlocking 3DS – Overcoming Barriers to Adoption</p> <p><i>Moderated by: Eric Steffensen, JCB</i> <i>Speakers: Bradley Holland, Bank of America; Yueming Wang, Visa; Dewald Nolte, Entersekt; Jeff Zuehlke, Best Buy</i></p> <p>EMV 3-D Secure (3DS) is readily available, yet adoption across the payments ecosystem remains inconsistent. With significant investment poured into its development, why aren’t more players fully leveraging this technology?</p> <p>In this insightful panel, industry experts will explore who is embracing 3DS, who isn’t, and the key factors influencing adoption. From security benefits to operational challenges, we’ll examine the barriers preventing wider implementation and discuss what’s needed to drive greater usage. Join us as we uncover actionable insights to help businesses, issuers, and merchants maximize the potential of 3DS in securing digital transactions.</p>
1:50 – 2:50 pm	<p>Visiting the Mobile Driver’s License (mDL) Technology Showcase</p> <p>U.S. Payments Forum meeting attendees are invited to experience the cutting edge of digital identity at the mDL Technology Showcase, part of the Identity & Payments Summit. This interactive showcase offers a firsthand look at how mobile driver’s licenses (mDLs) are shaping the future of secure, seamless identity verification. Explore live demonstrations, engage with industry experts, and discover the real-world applications of mDLs across payments, retail, travel, and beyond. Whether you’re assessing implementation strategies or curious about the impact on customer experiences, this showcase provides valuable insights into the evolving digital identity landscape. Don’t miss this opportunity to stay ahead in the next era of identity and payments innovation!</p>
2:50 – 3:15 pm	<p>Afternoon Networking Break</p>
3:15 – 4:15 pm	<p>Merchant & Issuer Special Interest Group (SIG)</p> <p><i>Led by: Joe Vasterling, Best Buy; Sara Walsh, Bank of America</i></p> <p>Join industry leaders Joe Vasterling (Best Buy) and Sara Walsh (Bank of America) for an open and collaborative discussion tailored to the unique challenges faced by merchants and issuers. This session provides a neutral forum to explore key pain points, share insights, and evaluate strategies for the successful adoption of new payment technologies. Whether you’re navigating evolving regulations, optimizing customer experiences, or integrating innovative solutions, this SIG is your opportunity to engage with peers and drive meaningful progress in the payments ecosystem.</p>
5:30 – 7:00 pm	<p>Welcome Cocktail Reception</p>

Identity & Access Forum Member-Only Day

[mDL Technology Showcase](#)

Sponsored by: **oneproof**

Monday, February 24th – mDL Technology Agenda	
9:00 – 10:00 am	Showcase setup
10:00 – 11:30 am	Cross testing and Finalization of Use Cases
11:30 am – 12:30 pm	Lunch
12:30 – 4:30 pm	Showcase Use Case Demonstrations
5:30 – 7:00 pm	Welcome cocktail reception

See what's next

How can you gain a strategic advantage?

Through data-driven insights, cutting-edge digital tools
and industry-leading security designed to drive your business.

What would you like the power to do?®

Start the conversation
business.bofa.com

BANK OF AMERICA 

*Bank of America" and "BoFA Securities" are the marketing names used by the Global Banking and Global Markets divisions of Bank of America Corporation. Lending, derivatives, other commercial banking activities, and trading in certain financial instruments are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., Member FDIC. Trading in securities and financial instruments, and strategic advisory, and other investment banking activities, are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, BofA Securities, Inc., which is a registered broker-dealer and Member of SIPC, and, in other jurisdictions, by locally registered entities. BofA Securities, Inc. is a registered futures commission merchant with the CFTC and a member of the NFA.

Investment products offered by Investment Banking Affiliates: **Are Not FDIC Insured** | **Are Not Bank Guaranteed** | **May Lose Value**

©2024 Bank of America Corporation. All rights reserved. GBGM-571-AD 6107252

Identity & Payments Summit Agenda

Tuesday February 25th – 2025 Identity & Payments Summit	
7:30 – 8:45am	Breakfast and Exhibit Hall
8:30 – 8:45 am	<p>Welcome and Opening - 2025 Secure Technology Alliance Identity & Payments Summit</p> <p><i>Speakers:</i> Christina Hulka, Executive Director, Secure Technology Alliance Claire Barber, Chief Executive Officer, MATTR</p>
8:45 – 9:20 am	<p>Keynote: Fireside Chat: Powering Secure and Scalable Digital Credentials</p> <p><i>Moderator: Joel Semmelhack, Chief Revenue Officer, MATTR</i></p> <p><i>Speakers:</i> Luke McIntyre, Chief Product Officer, MATTR Simon Hurry, VP – EMV Products North America, Visa</p>
9:20 – 10:00 am	<p>Keynote: LA preparations for the globally significant upcoming events: FIFA World Cup and the Olympics – how LA is thinking about mobility and transit, access control, identity verification and payments as it prepares for millions of visitors to the city</p> <p><i>Speaker:</i> Jennifer Vides, Chief Customer Experience Officer, Metro Los Angeles</p>
10:00 – 10:30 am	Morning Break and Exhibit Hall
10:30 – 11:00 am	<p>General Session: Shape or be shaped: Harnessing the confluence of biometric authentication and mobile identity in the payments stack</p> <p><i>Speaker:</i> Christopher Miller, Lead Analyst, Javelin Strategy & Research</p>
11:00 – 11:45 am	<p>General Session: Wallets of the Future</p> <p><i>Moderator: David Kelts, Digital Identity Strategist, Decipher ID</i></p> <p><i>Speakers:</i> Simon Hurry, VP-EMV Products North America, Visa Ajay Gupta, Chief Digital Transformation Officer, California DMV Gail Hodges, Executive Director, OpenID Foundation Kaliya Young, Founding Partner, Identity Woman in Business</p>
11:45 am – 12:30 pm	<p>General Session: Who you going to call? Fraudbusters</p> <p><i>Moderator: Blair Cohen, Founder and President, AuthenticID</i> Ralph Rodriguez, President and Chief Product Officer, Daon Ajay Amlani, President and Chief Executive Officer, Aware Ajay Patel, Head of World ID, Tools for Humanity</p>
12:30 – 2:00 pm	Lunch and Exhibit Hall

Identity & Payments Summit Agenda

	Identity & Access Track Sponsored by: 	Payments Track Sponsored by: 	Transportation Track Sponsored by: 
2:00 – 2:45 pm	<u>What is your Roadmap for Enterprise Identity Security Convergence?</u> <i>Speaker:</i> Teresa Wu, IDEMIA	<u>Cash: Where does it fit in a digital world?</u> <i>Speaker:</i> David Tente, ATM Industry Association	<u>Contactless Open Payments in Transit: Status Report</u> <i>Moderator:</i> Lawrence Sutton, Consult Hyperion <i>Speakers:</i> Michael Hyzer – Director, Product Development, American Express Jason Weinstein, Metropolitan Transportation Commission Jean-Louis Warnholz, Future Card Jim Allison, Capital Corridor Joint Powers Authority
2:45 – 3:30 pm	<u>Challenges in Identity Verification</u> <i>Speakers:</i> Frances Zelazny, Anonybit David Kelts, DecipherID Karan Puri, TD Bank	<u>The landscape of payments fraud: Trends, Threats and Prevention</u> <i>Speaker:</i> Michael Timoney, Federal Reserve Financial Services	
3:30 - 4:00 pm	Afternoon Break and Exhibit Hall		
4:00 – 4:45 pm	<u>Fireside Chat: Solutions for Identity Verification</u> <i>Speakers:</i> Minh Nguyen, Onfido Deepanker Saxena, Socure Riley Hughes, Trinsic	<u>Building a Risk Management Program Jenga-Style</u> <i>Speaker:</i> Nanci McKenzie, Federal Reserve Bank of Atlanta	<u>Access Control and Security in Transit</u> <i>Speakers:</i> Mark Stadtherr, Cubic Gabriel Lopez-Bernal, Icomera Mark Kroncke, Invoke Technologies
4:45 – 5:30 pm	<u>What's new in the World of Digital Credentials</u> <i>Speaker:</i> Lee Campbell, Google	<u>Leveraging Geolocation Technology and AI to Proactively Detect and Mitigate Fraud</u> <i>Speaker:</i> Donald Frieden, P97	<u>Electronic Benefits Programs in the Transit and Parking Arenas</u> <i>Moderator:</i> Crissy Ditmore, Edgewise Consulting <i>Speakers:</i> Marcel Porras, LA Metro Amir Sedadi, IPS Josh Kavanagh, UC San Diego Dan Hubert, AppyWay

Identity & Payments Summit Agenda

Wednesday February 26th – 2025 Identity & Payments Summit			
7:30 – 8:30 am	Breakfast and Exhibit Hall		
	Identity & Access Track Sponsored by: 	Payments Track Sponsored by: 	Transportation Track Sponsored by: 
8:30 – 9:15 am	<u>Treading the Delicate mDL Ecosystem</u> Speaker: Lori Daigle, AAMVA	<u>W3C/EMVCo/FIDO Round-table</u> Moderator: Leigh Garner, Discover Speakers: Ian Jacobs, W3C Oliver Manahan, EMVCo David Turner, FIDO Alliance	<u>The Future of Closed Loop Transit Products and Linked Partnerships</u> Moderator: Anthony Johnson, Clever Group Speakers: Israel Maldonado, San Diego MTS David Sutton, LA Metro
9:15 – 10:00 am	<u>Fireside Chat: Interoperability to Drive Adoption of mDL</u> Speakers: Henk van Dam, Fime Andreas Aabye, Visa Angelique McClendon, State of Georgia Lori Daigle, AAMVA	<u>Migrating EBT cards to chip</u> Moderator: Steve Cole, Merchant Advisory Group Speakers: Hannah Pekarske, FIS Kelly Andrus, Merchant Advisory Group Beverly Cole, Walmart	<u>Mobility Applications and Strategic Partnerships</u> Moderator: David deKozan, Cubic Speakers: Stephen Keefe, Mastercard Henry Shanks, WSP Manish Chaudhari, LA Metro Carol Kuester, Kuester Consulting
10:00 – 10:30 am	Morning Break and Exhibit Hall		
10:30 – 11:30 am	<u>mDL Tech Showcase readout</u> Speakers: Dave Mabbott, MATTR Madhu Goundla, oneproof Suraj Sudhakaran, Thales	<u>Panel: Tap to Phone</u> Moderator: Mike McCamon, NFC Forum Speakers: Mark van Horn, Giesecke+Devrient Antoine Kelman, IDEMIA Geraldine Mitchley, Visa	<u>Government Subsidy Programs for Sustainable Mobility</u> Moderator: Lilly Shoup, Rebel Payments, Mobility, & Insights Speakers: Stanley Toussaint, MoCaFi David Winterstein, Velocia Carley Markovitz, Rebel Payments
11:30 – 12:15 pm		<u>Meet the Experts: How nexo standards helps TotalEnergies transform its global payments strategy</u> Speaker: Francois Mezzina, TotalEnergies	

Identity & Payments Summit Agenda

12:15 – 1:30 pm	Lunch and Exhibit Hall
1:30 – 2:15 pm	<p>General Session: Fireside Chat: Cryptoagility – The moves you make now concerning quantum computing</p> <p><i>Speakers:</i> <i>Johannes Lintzen, Director Business Development, PQShield</i> <i>Sully Perella, Technical Director, Schellman Compliance</i></p>
2:15 – 3:00 pm	<p>General Session: Beyond Algorithms: AI's Role in the Future of Identity Verification</p> <p><i>Moderator:</i> <i>Jatin Deshpande, Sales Director, Giesecke+Devrient</i></p> <p><i>Speakers:</i> <i>Frances Zelazny, Chief Executive Officer, Anonybit</i> <i>Mary Ann Miller, Fraud & Cybercrime Executive Advisor and VP of Client Experience, Prove</i> <i>Atreudev Banerjee, Senior Global Business Director, Swissbit</i> <i>Deepanker Saxena, Head of Document Verification Products, Socure</i></p>
3:00 – 3:45 pm	<p>General Session: Payments and digital identity: use cases and lessons from abroad</p> <p><i>Moderator:</i> <i>Maxim Dyachenko, Founder and Managing Partner, Explicit Selection</i></p> <p><i>Speakers:</i> <i>Tobias Looker, Chief Technology Officer, MATTR</i> <i>Teresa Wu, Vice President, Smart Credentials, IDEMIA</i> <i>Maeson Maherry, Chief Operating Officer, Ascertia</i> <i>Samy Sherif, Senior Vice President, Strategy Product and Technology Solutions, Fime</i> <i>Andreas Aabye, Senior Director, Visa</i></p>
3:45 – 4:00 pm	<p>Closing Remarks</p> <p><i>Speaker: Christina Hulka, Secure Technology Alliance</i></p>



Series 5 lite

Custom-made for accepting mobile driver's licenses, with a compact 50mm x 40mm form factor, easily integrating into existing hardware, POS terminals, and kiosks.

Comes with integrated SDKs for seamless workflow integration, enabling automation.



Contact for more details



ONEPROOF

VERIFICATION MADE EASY

Experts in Mobile Drivers License Verification

- ISO 18013-5 Mobile SDKs
- ISO 18013-5 Hardware
- ISO 18013-7 Rest API SDKs
- While Label Solutions

SPEAKERS



ANDREAS AABYE
Senior Director, Visa

Andreas Aabye 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.



JIM ALLISON
Manager of Planning, Capitol Corridor Joint Powers Authority/Bay Area Rapid Transit District

Since October 2000, Jim Allison has been with the Capitol Corridor Joint Powers Authority (CCJPA) management entity for the Intercity Passenger Rail service operating in Northern California. In that capacity, Mr. Allison is the Manager of Planning for new capital/service projects and planning studies along the route. In addition to traditional railway capital project planning, Mr. Allison leads CCJPA's technology transformation projects including the wireless/wired network that forms the basis for network enabled applications, including the first contactless payment pilot for Intercity Passenger Rail in the United States. Prior to joining the CCJPA, for ten years Mr. Allison worked for the Bi-State Tahoe Regional Planning Agency in current planning, and later in transportation and as the Air Quality Program Manager.



AJAY K. AMLANI
President and Chief Executive Officer, Aware

Ajay K. Amlani is a recognized leader in identity and defense technology, having spent over two decades driving innovation in biometric authentication and security. He co-founded the entity that would become CLEAR, now serving 12 million members across 43 airports, and founded YOU Technology, a mobile-first retail loyalty platform acquired by Kroger. Earlier in his career, he held leadership roles at iProov, IDEMIA, General Motors, PwC, Baxter International, and CSX Transportation. As a White House Fellow and Senior Policy Advisor at the Department of Homeland Security, Ajay led biometric security initiatives, and later helped launch the Department of Defense's Defense Innovation Unit to advance cybersecurity and AI. He is also a proud advisory council member of the Women's Coaching Alliance. Ajay earned his bachelor's and master's de-

grees from the University of Michigan, and Stephen M. Ross School of Business.



KELLY ANDRUS
Director of Collaboration, MAG

Kelly supports the Merchant Advisory Group (MAG) as their Director of Collaboration with over 30 years of experience in merchant payments. Most recently, Kelly developed and delivered strategic initiatives as the Director of US Payments for EG America. Prior to that, she worked for a downstream refiner marketer and got her start in payments working for an acquirer.



ATREDEV BANERJEE
Sr. Global Business Director, Swissbit

Atredev is a visionary executive with over two decades of expertise in mobile, payments, and identity technology. As Sr. Global Business Director at Swissbit, he spearheads the transformation of identity security and data protection. His leadership at Expedia Group revolutionized traveler experiences through the One Identity / One Key loyalty program. A serial entrepreneur, Atredev has achieved two successful startup exits and forged strategic partnerships with Fortune 500 companies. His innovative spirit is evident in multiple patents, including a groundbreaking framework for authentication revocation. Atredev's passion lies in enhancing digital identity and authentication, focusing on user empowerment, trust, and safety. His comprehensive domain knowledge spans also in messaging, and omni-channel consumer experiences. As an industry thought leader, he actively collaborates with stakeholders to drive innovation and shape policies in the digital identity landscape.



CLAIRE BARBER
Chief Executive Officer, MATTR

Claire Barber is the founding CEO of MATTR, a global leader in TrustTech. With a PhD in Strategy and 20+ years of experience in technology and market development, Claire leads MATTR in delivering secure, flexible and interoperable digital trust infrastructure designed for today's high-risk operating environments.



BERKE BAYDU
Vice President, 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 prod-

ucts. 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 Core-Card 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.

LEE CAMPBELL
GOOGLE



MANISH CHAUDHARI
Senior Executive, TAP Smart Card Program, LA Metro

Manish Chaudhari is the Senior Executive officer leading the TAP Smart Card Program at L.A. Metro, overseeing the modernization of fare collection for over 10 million riders across 27 transit systems in Los Angeles County. With over a decade of experience in implementing and deploying software solutions for complex transportation projects, Manish specializes in leveraging emerging technologies to develop innovative, customer-centric solutions. He is also leading TAP Plus, an open payment and account-based fare collection implementation in L.A. County, ensuring the region is prepared for major global events, including the FIFA World Cup, Super Bowl, and the Olympics. Manish is deeply committed to driving technological advancements that address unique business challenges and improve transit accessibility and efficiency.



BLAIR COHEN
Founder, President, AuthenticID

Blair Cohen is the Founder and President of AuthenticID, a disruptive and transformational AI-driven identity verification and fraud prevention company. Its technology quickly and securely verifies identities with 99% + accuracy in seconds. The outcome for companies is a reduction in fraud costs, elevated security, and a friction-free customer experience. As a dynamic technology entrepreneur with over 30 years of experience, Blair is future-focused and can anticipate industry needs, identify pain points, and then build systems to help organizations improve their bottom line. Prior to turning his focus to solving the biggest challenge on earth, identity, Blair launched several other groundbreaking enterprises and pioneering technology products. Named by One World Identity (OWI) as one of the 100 Most Influential Identity Experts globally, his articles can be found in publications like Fast Company. He frequently speaks at industry conferences focused on identity, risk management, and information security.



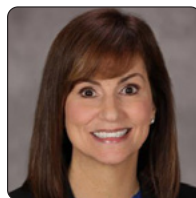
BEVERLY COLE
Senior Director, Payment Acceptance, Walmart

Beverly Cole has spent 6 years at Walmart Inc as Senior Director, Payment Acceptance where she develops and delivers on certain organization payment strategies, solutions, and programs. In this role, she leads the integration of certain payment capabilities with the organization's broader strategic initiatives and requirements including technology, regulation, compliance, legal and emerging trends. Prior to joining Walmart, Beverly spent 15+ years at global fintech, payment and technology organizations such as FISERV, Chase, and Verifone leading strategic client's global payment acceptance initiatives. Beverly is well-versed in payments from both a merchant and acquirer perspective, she can evaluate new and emerging payment trends and translate them into organizational opportunities. Beverly was named one of The Most Influential Women in Payments, by American Banker in both 2020 and 2022.



STEVE COLE
Director of Technology Engagement, MAG

Steve Cole is the Director of Technology Engagement with the Merchant Advisory Group, whose mission is to drive positive change and innovation in the payments industry that serves the merchants interest through collaboration, education, and advocacy. Steve is responsible for coordinating and implementing strategies of collective interest to the merchant community with respect to payments technologies. Prior to joining the MAG, Steve was a Senior Product Manager at Worldpay for 16 years with a focus on authentication, security and EMV. He is a former steering committee member of the USPF and participates as an associate at EMVCo.



KERI CRANE
Leadership Team, Jack Henry Card Processing Solutions™

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.



LORI DAIGLE

Program Specialist, ID Management, AAMVA

Lori Daigle joined the AAMVA Identity Management Team in November of 2023 as a Program Specialist. Her current focus is on the mDL ecosystem, working to enhance Relying Party Outreach and Engagement. Prior to her current role, she spent nearly nine (9) years with the Colorado Department of Motor Vehicles (DMV) and served as the Director of the Driver License section. She has also led two nonprofits: the Northern Colorado AIDS Project and the Alliance for Suicide Prevention and taught high school Marketing, Management, and Psychology at Pinewood Preparatory School in Summerville, South Carolina where she was named Teacher of the Year.

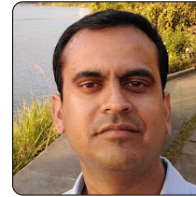


DAVID DEKOZAN

Vice President, Business Development, Cubic

David deKozan is Vice President, Business Development for Cubic Transportation Systems, Inc. in this capacity David oversees new business acquisition across the Western United States and Latin America. David has held various management posi-

tions within Cubic over in excess of 30 years and serves on the Board of Directors for both the Secure Technology Alliance and Circulate San Diego. He has played a leadership role in Cubic's contactless smart card, open payments, and mobile solutions initiatives and been a frequent speaker at various industry conferences and events. David holds a degree in Economics from the University of California, San Diego and an MBA from UCLA's Anderson School of Management.



JATIN DESHPANDE

Sales Director, G+D

Jatin Deshpande is a Sales Director at Giesecke + Devrient (G+D) ePayments America Inc. In this role, he is responsible for driving the Government & Enterprise Business in the US within the Public Sector, Transit and Enterprise division. He has 20+ years experience in this space. A majority of those have been at G+D, where he has worked on various hardware products as well as software security solutions with a special focus on the Government PIV landscape. His efforts have led to G+D selling many PIV products to various government agencies and enterprises. Prior to G+D, Jatin has worked in different industry segments including semi-conductor, software services and High Availability Systems.



Giesecke+Devrient
Creating Confidence

G+D MAKES THE LIVES OF BILLIONS OF PEOPLE MORE SECURE

We shape trust in the digital age, with built-in security tech in three segments.



DIGITAL SECURITY



FINANCIAL PLATFORMS



CURRENCY TECHNOLOGY



CRISSY DITMORE

Founder & President, Edgewise Consulting

Crissy Ditmore is the Founder and President of Edgewise Network. As a 15-year transportation industry veteran she focuses on mobility for all. As the original #MobilityGirl, she advances strategies that ensure the public good is maximized through the application of technology to enable policy. Former Board of Directors for APTA as is current Board for Feonix Mobility Rising and is the Co-Chair of ITSA's Multimodal Working Group. Formerly with Optibus, Cubic, Conduent, and Enterprise Rideshare. Crissy holds a Master of Science in Project Management and is a Mass Transit Magazine Top 40 Under 40. She is the creator of the Mobility Minute weekly video series discussing all things mobility.



MAXIM DYACHENKO

Founder & Managing Partner, Explicit Selection

Maxim is the founder and Managing Partner of Explicit Selection, a global consulting firm specialized in digital identity and payments. Before establishing Explicit Selection, Maxim built a successful career in the payments and smart card security industries, developing innovative payment products and world class testing and certification solutions in the payments and identity space. He brings global competence in technology, regulation and standardization at the intersection of payments and digital identity ecosystems.



BILL FISHER

Security Engineer, National Cybersecurity Center of Excellence (NCCoE)

Bill Fisher is a security engineer at the National Cybersecurity Center of Excellence (NCCoE). In this role, he is responsible for leading a team of engineers that work collaboratively with industry partners to address cybersecurity business challenges facing the nation. He lead the center's Attribute Based Access Control (ABAC) project and was a member the ITL Cybersecurity for IoT program. He lead's the NCCoE Public Safety and Data Security programs and is a member of the NCCoE ransomware team. Recently he joined as co-lead on the NC-CoE mobile driver's license (mDL) project. The NCCoE is a collaborative hub where businesses, government agencies, and academia work together to address broad cybersecurity problems of national importance. As part of the National Institute of Standards and Technology, the NCCoE uses standards, best practices, and commercially available secure technologies to demonstrate how cybersecurity can be applied in the real world. Ultimately, the NCCoE helps promote widespread adoption of cybersecurity technologies by developing example solutions to cybersecurity problems that affect whole sectors of industry, or even multiple sectors. Prior to his work at the NCCoE, Mr. Fisher was a program security advisor for the System High Corporation in support of the Network Security Deployment division at the Department of Homeland Security. He holds a

bachelor's degree in business administration from American U. and a master's degree in cybersecurity from Johns Hopkins.



DONALD FRIEDEN

Founder, President and Chief Executive Officer, P97 Networks, LLC

Mr. Frieden is the founder, president and CEO of P97 Networks, the industry leading connected commerce company that helps generate value for energy marketers, retailers, auto OEMs, and CPGs. P97 enables its clients to simplify and energize daily journeys through innovative, and rewarding mobility experiences across every touchpoint, device, and transaction. P97 also provide guidance with energy transition and a roadmap for creating new engines for growth including the payments tech and expertise to integrate value-driven connectivity into any customer mobility services platform. For the last 25 years Don has been on the forefront of the digital industry, a thought leader in mobile applications and platforms, and delivering technology solutions from concept to commercial viability, to mainstream, to market dominance. He also serves as Board Member at NovoLink Communications and holds several patents in Radio Frequency Identification (RFID) technology. Mr. Frieden is the founding and current Vice Chair for Conexus Mobile Working Group, chartered to address technology standards which improve business processes, reduce costs and increase productivity for the convenience and fuels marketing industry.



ALLEN GANZ

HID Global

Allen Ganz has been on the front lines of bringing emerging technologies such as facial recognition and digital identity to the market for the last 25 years. If you have traveled overseas on airlines such as Delta, visited Universal Studios, or an MLB game, you have likely used solutions that Allen helped to implement and deploy, changing the paradigm of how brands engage with their customers. Today, Allen runs an independent strategic sales and marketing consultancy, working with technology companies, helping to establish product market fit for new products and vertical initiatives. Throughout his career, Allen has consistently contributed to advancing digital security solutions. He also volunteers as a coach for start-ups, helping entrepreneurs strengthen their sales and market strategies.



LEIGH GARNER

Head of Industry Relations, Discover

Leigh joined Discover in 2013 to lead the Product Delivery team for the EMEA region. Since 2021 he has led the payments Industry Relations team responsible for engagement with standards setting bodies and membership organisations globally. Prior to joining Discover Leigh held various technical positions at card personalisation facilities in the UK. Leigh currently serves on the EMVCo Executive committee as well as the nexo Board of Directors.



MADHU GOUNDLA

CEO, ONEPROOF

Madhu Goundla is the Founder & CEO of ONEPROOF, a company dedicated to creating secure digital identities. Under his leadership, ONEPROOF focuses on developing an end-to-end mobile identity ecosystem, encompassing both the creation of digital identities and collaborating with relying parties to implement solutions—such as hardware and software—that enable seamless acceptance of digital identities, including Mobile Driver's Licenses (mDLs) and National IDs. Previously, Madhu served as an Engineer and Enterprise Architect for the State of Wisconsin Department of Transportation, where he led security, networking, and infrastructure initiatives. He played a pivotal role in automating processes and driving a secure, cloud-first approach for the state. Madhu holds a Bachelor of Science in Mechanical Engineering from Jawaharlal Nehru Technological University and a Master's degree in Material Science from Alabama A&M University.



AJAY GUPTA

Chief Digital Transformation Officer, California 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 his 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.



JENNIFER VIDES HIRSCH

Chief Customer Experience Officer, Metro Los Angeles

As Metro's first Chief Customer Experience Officer, Jennifer Vides advocates for customers, builds brand and reputation and coaches teams to excellence. She taps her expertise in change management to advance a customer-first culture, and experience in customer-focused branding to ideate and launch new customer initiatives. In her first year in the role, Jennifer oversaw the introduction of the Metro Ambassador pilot program which brought more than 300 unarmed staff to work alongside homeless outreach teams, Metro security and law enforcement as a part of the agency's re-imagined multi-layered public safety plan. Jennifer also oversaw the grand opening of Metro's new K

Driving decarbonization and digitalization. Together.

Semiconductors are crucial to solve the energy challenges of our time and shape the digital transformation. This is why Infineon is committed to actively driving decarbonization and digitalization.

As a global semiconductor leader in power systems and IoT, we enable game-changing solutions for green and efficient energy, clean and safe mobility, as well as smart and secure IoT.

We make life easier, safer, and greener. Together with our customers and partners. For a better tomorrow.

www.infineon.com



light rail line, as well as the Regional Connector stations, placing arts and culture as the center. Jennifer joined Metro from Southern California's regional rail service Metrolink, where she launched the SoCal Explorer loyalty program, the 5-Day and 10-Day Flex Passes targeted to those now telecommuting since the pandemic, and a customer opinion panel to put customers at the center of decision-making. At the same time, she updated the brand's positioning and identity to reflect its shift from commuter rail to a regional passenger rail operator that connects people to work, family, friends, and fun. Jennifer previously led marketing, communications, and brand at the Public Media Group of Southern California, LA's flagship PBS station formed following the merger of PBS SoCal and KCET. She also brings private sector experience, having directed marketing and communications at retailers Hot Topic, Torrid and Gym-boree, as well as leading regional and global teams for communications firms Burson-Marsteller, Weber Shandwick and the MSL Group. Jennifer is of Salvadoran descent, was raised in El Salvador, Puerto Rico, and Costa Rica, and is bilingual (English and Spanish). She holds a B.S. in Communications with a double-major in French from the University of Miami (Fla).



GAIL HODGES

Executive Director, OpenID Foundation

The OpenID Foundation is a non-profit global standards body that seeks to help people assert their identity wherever they choose by leading the global community in creating identity standards that are secure, interoperable, and privacy preserving. The Foundation's standards are used by billions of people across millions of applications to enable user logins, enterprise login, open banking, open data, send risk signals, and enable interoperability between implementations. Gail is also acting as Special Advisor on Identity Technologies to the California Department of Motor Vehicle Administrators, where she has led relationships with digital wallet platform partners like Apple and Google, supported California's relationship with various US Government departments, and hosted two digital identity Hackathons for the public and private sector. Gail previously worked at Apple for 5 years, where she led Business Development for a range of new Identity and Payment services, such as expanding Apple Pay into Latin America and building the foundations for ID in Wallet. Prior to joining Apple, Gail was SVP and Global Head of Digital Payments for HSBC Holdings and led HSBC Premier and Advance global card portfolios. At American Express she ran the UK Centurion and Platinum card businesses and was part of the Strategic Planning group. Gail hold an MBA from Harvard Business School, and a B.A. in Public Policy from Princeton University.



BRADLEY HOLLAND

Director, Bank of America

Brad Holland is a Director at Bank of America within the Global Payments Solutions organization. He has responsibility for Bank of America's payment relationships with Amazon, Apple, Garmin, Google, Samsung, and PayPal. Brad has been at Bank of America for over 10 years and served

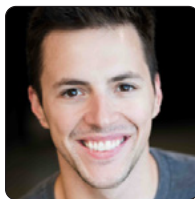
in various analyst and product manager roles with an focus on authenticated payments, digital wallets, partner strategy, and tokenization. Brad is a US Army veteran and holds both Bachelors of Arts and MBA an from Brigham Young University.



DAN HUBERT

Founder & CEO, AppyWay

Dan Hubert, Founder & CEO was inspired in 2013 to start AppyWay after experiencing the frustration of poor parking shared by drivers around the world. His vision was to build a platform that would standardize, and centralise a digital version of the curb, uniting both the public and private sectors. Today, AppyWay's two-sided platform offers authoritative kerbside maps, occupancy data, and payment solutions, enabling cities and fleets to optimize their operations and transition to net zero. Over the past decade, AppyWay has become the world's most awarded intelligent kerbside platform, helping cities decarbonise from the curb up.



RILEY HUGHES

Co-Founder & CEO, Trinsic

Riley Hughes is the co-founder and CEO at Trinsic, the first identity acceptance network with over 95 million verified users. Trinsic helps businesses verify users 10x faster by leveraging the digital IDs they already have-bringing together reusable identity, verifiable credentials, and government-issued IDs into a simple API. With deep industry expertise and a passion for making identity more accessible and seamless, Riley combines strategic vision with hands-on experience to help businesses navigate the evolving landscape of trust and verification. Riley frequently shares insights on decentralized identity, IDtech, and startups through his writing and podcast.



CHRISTINA HULKA

Executive Director, Secure Technology Alliance

Christina Hulka has served as Executive Director of the Secure Technology Alliance and U.S. Payments Forum since March, 2024. She brings more than 25 years of cross-industry leadership, membership building, technology development and project management experience to the role, having served as Executive Director and Chief Operating Officer of FIDO Alliance. In addition to deep domain knowledge of identity, access control and compliance standards for authentication and device attestation, she was also heavily involved in the implementation and interoperability of EMV and contactless payments through her past work at Visa and the board of EMVCo.



SIMON HURRY

VP – EMV Products, North America, Visa Inc.

Simon Hurry is a Vice President at Visa Inc., responsible for U.S. contactless and contact

Scan the code to receive Banking
Technology magazine for free

FF **banking
technology**

The definitive source of news and analysis of the global fintech sector | February 2025

www.fintechfutures.com



QUANTUM LIGHTS UP

The future is almost upon us – are you ready?

2025 AND BEYOND

What the industry has in store this year

FINTECH FOR GOOD

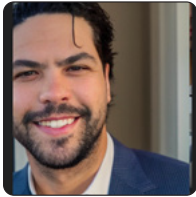
Enhancing disability inclusion in Brazil

Produced by
**FINTECH
FUTURES**



Produced by
**FINTECH
FUTURES**

chip card programs and leading Visa's contactless rollout in the USA. Simon has over 22 years of experience in the payments industry with a specialized focus on smart card and contactless payments. Prior to joining Visa, Simon architected smart card clearing and settlement systems at Nedcor Bank in South Africa. He is an active member of the U.S. Payments Forum steering committee and serves on the board of the Secure Technology Alliance. Simon holds a Bachelor of Science from the University of Kentucky and an MBA from the University of Pretoria.



ALEXANDER IVANS

Director of North America, Scytale

Alex Ivans is Director of North America for Scytale Inc. He is responsible for the Digital Identity Initiatives in both Public and Private Sectors focusing on education, growth and adoption. A former key contributor with UL Solutions, Alex was part of the team responsible for driving the world's first ISO 18013-5 certification (s). He previously held similar roles focused on Security, Connected Vehicles and IoT.



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.



ANTHONY JOHNSON

Solutions Architect, Clever Group

Anthony Johnson is a seasoned engineer and consultant at Clever Consulting Group, bringing over nine years of experience in software development, system design, and project leadership. With deep expertise in transit technology and payment integration, he has played a pivotal role in advancing next-generation fare collection systems for major transit agencies, including in San Francisco (Clipper 2.0), Boston (Charlie 2.0), Chicago (Ventra 3.0), Baltimore (CharmCard 2.0), Philadelphia (Key 2.0), and Toronto (PRESTO 2.0). Previously, as a lead engineer at Cubic Transportation Systems, Anthony spearheaded the launch of the Clipper® card in Apple Wallet® and Google Wallet®, helping modernize the fare payment experience for thousands of riders. Anthony remains committed to helping transit agencies implement seamless, efficient, and innovative fare collection solutions that enhance the rider experience and drive the future of public transit.



JOSH KAVANAGH

Assistant Vice Chancellor, UC San Diego

Josh Kavanagh is a 25-year parking and transit industry veteran focused on developing and implementing mobility solutions for higher education and corporate envi-

ronments. Currently the Assistant Vice Chancellor at UC San Diego, he has held previous leadership roles at the University of Washington, University of New Mexico, and Amazon.com. His work has included integration of campus card systems with regional transit fare media, parking payment technologies, and access control systems. Current projects include app convergence for consolidated identity and payment management, driver management, and individualized parking offerings. In addition to overseeing a range of contracted services, he oversees the daily operations of a 1.5 million annual ride transit system, a 20,000-space parking system, and San Diego county's largest EV charging hub, with over 550 active ports (growing to 1200 by the end of 2025).



STEPHEN KEEFE

Vice President of Business Development, Mastercard

Stephen Keefe is Vice President of Business Development at Mastercard. In his role, Stephen is responsible for Urban Transit & Inclusive Growth. Stephen works at the intersection of public, private & nonprofit sectors to help agencies provide services securely and with limited friction. Stephen has been at the forefront of the open payments transition and created several cross-sector strategic partnerships helping agencies engage, educate, and reward riders. Most recently Stephen led the launch of Mastercard's innovative multi-city 'Always-On' Transit Rebate program that encourages and rewards public transit riders when they Tap & Ride when using their Mastercard. Prior to joining Mastercard, Stephen worked for Booz Allen Hamilton as a Strategy & Operations consultant in their Strategic Innovation Group where he supported a wide range of government clients and initiatives.



ANTOINE KELMAN

IDEMIA

Antoine Kelman joined what is now IDEMIA in 1998, first in France and then in the US based in Southern California since 2001. Antoine is currently leading the client facing technical teams in North America within the Payment Services business unit, focusing on physical and digital products. Previous scopes at IDEMIA included chip R&D, software system products and card personalization facilities.



DAVID KELTS

Digital Identity Strategist, Decipher Identity, LLC

David's goal of bringing high-trust identity into the control of every citizen started in 2013 with two US Government grants that proved that privacy and trust can be created online - and ignited the selfie identity verification craze. It expands today into the deployment of Mobile Identity (mDL & mID). David is a Certified Information Privacy Technologist, SOA Architect, and Product Lead. He has 20 years in Identity, Biometrics, ID Proofing, Physical and Mobile ID Documents.



MARK KRONCKE

Invoke Technologies

Mark Kroncke offers more than 31 years of professional experience in executive management, program management, business development, system design and hardware design. Areas of focus include transit automated fare collection systems, cloud-based system design, smart-card systems, merchant sales office technology, mobile app and website development, (formerly) black-ops military satellite communications, and design Fortune 500 mergers and acquisitions. Earned multiple corporate awards for leadership and technical design.



CAROL KUESTER

Founder and Principal, Kuester Consulting

Carol Kuester is the Founder and Principal of Kuester Consulting LLC, specializing in strategies and program delivery for transit fare payments and tolling. A seasoned transportation policy executive, she excels at working with Boards and multiple stakeholders to translate policy goals into effective programs. From 2014 to 2023, Ms. Kuester was the Director of Electronic Payments at the Metropolitan Transportation Commission (MTC) and Bay Area Toll Authority (BATA), overseeing FasTrak® and Clipper®, which process over \$100 million in monthly transactions. She also led the region's award-winning 511 Traveler Information program. Ms. Kuester has international experience, including a Robert Bosch Foundation Fellowship in Germany and research as a German Marshall Fund Urban and Regional Policy Fellow. She has served on the National Academy of Sciences' TRB Research and Technology Coordinating Committee. She is an Executive Advisor to the Intelligent Transportation Society of California.



JOHANNES LINTZEN

Director Business Development, PQShield

Johannes is the Global Business Development Director for PQShield, a cybersecurity company specializing in post-quantum cryptography (PQC). Prior to joining the team at PQShield, he spent seven years as Regional Managing Director for Cryptomathic, protecting high-value payment transactions and helping to solve key management challenges for some of the world's leading companies. Earlier in his career he was working for a German smart card pioneer, now part of Idemia and he was instrumental in growing the international footprint for Utimaco, where he spent 10 years in various sales and business development roles.

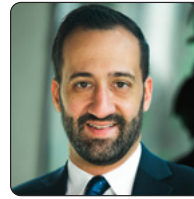


TOBIAS LOOKER

Chief Technology Officer, MATTR

A globally recognized identity standards expert, Tobias Looker has over a decade in software engineering, contributing to ISO,

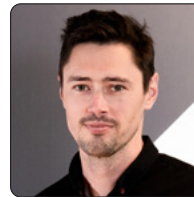
W3C, OI DF, and IETF. With a Master's in Mechatronic Engineering, he drives MATTR's technical innovation, ensuring secure, interoperable digital trust solutions.



GABRIEL LOPEZ-BERNAL

President North America region, Icomera

Gabriel, President of Icomera's North America region, is a recognized leader in advancing rail connectivity and technology. With over 20 years of experience in civil engineering, urban policy, and transportation planning, he has spearheaded innovative projects like integrating SpaceX's Starlink on Ontario Northland's Polar Bear Express, setting new standards for rail connectivity. Gabriel has also led key advancements for VIA Rail and negotiated transformative partnerships to enhance onboard technologies. A Mass Transit 40 Under 40 honoree, he serves on industry boards and committees, shaping the future of transit through visionary leadership and a commitment to modernizing rail systems.



DAVE MABBOTT

Design Lead, MATTR

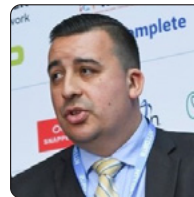
Dave Mabbott leads design at MATTR, shaping intuitive and secure digital experiences in the TrustTech space. He entered into the industry with a focus on experience design, enabling credential usability in wallet and verifier applications. Over time, his role has expanded to encompass product strategy, market enablement, and the development of next-generation solutions that bridge security, usability, and innovation.



MAESON MAHERRY

Chief Operating Officer, Ascertia

Maeson is the Chief Operating Officer of Ascertia Ltd, a subsidiary of the InfoCert Group which is the largest Trust Services Provider in Europe. From an initial career in electronics engineering, moving into the field of crypto and identity based cyber security, which led to significant projects in citizen identification, fraud prevention, health and safety accountability and business digitalization in the banking, industrial and corporate sectors. He brings specific experience in the European evolution of law, regulations, and standards to facilitate cross border trust, termed eIDAS, and how this facilitates financial service processes and payments.



ISRAEL MALDONADO

San Diego MTS

Bringing over 20 years of public transit expertise, specializing in revenue technology systems, project and operations management, and leadership development. He spearheaded San Diego's first regional real-time account-based fare system and recently introduced open payments, enhancing the customer experience.

**OLIVER MANAHAN**

Director of Engagement and Operations, EMVCo

Oliver Manahan is the Director of Engagement and Operations for EMVCo. His responsibilities include leading EMVCo's industry engagement strategy, optimising relationships with Associates, Subscribers, regulators and other key external stakeholders, and overseeing day-to-day EMVCo business operations. Oliver has over 25 years' experience across the payments industry. Before taking on his current position at EMVCo, Oliver was a Senior Director, Business Development at Infineon Technologies. Oliver has also held senior positions at Mastercard and Visa, working across Emerging Payments and Chip Initiative departments, where his remit included delivering EMV® Chip and Contactless solutions. In addition, Oliver has held various chair, board and committee positions across leading industry organisations including the EMV Migration Forum, GlobalPlatform, Secure Technology Alliance and the US Payments Forum. Oliver holds a High Honours Diploma in Computer Programming and Analysis from Seneca College, Toronto.

**MIKE MCCAMON**

Executive Director, NFC Forum

The NFC Forum empowers organizations to deliver secure, tap-based interactions with an intuitive, reliable experience to users around the globe. In my current role as Executive Director, I work with the Board of Directors and our community across many disciplines to fully realize the convenience of NFC technology and the contactless lifestyle.

**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, include 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 risks, 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 was also a member of AAMVA's Identity Management Steering Committee and the AAMVA Board of Directors. Angelique is current Legal Advisor to AAMVA's Vehicle Committee.

**LUKE MCINTYRE**

Chief Product Officer, MATTR

Luke McIntyre drives product innovation at MATTR, leading the development of standards based TrustTech capabilities for high assurance digital interactions. With 10+ years in emerging technology and product leadership, Luke works closely with partners and customers to turn complex trust challenges into seamless, scalable solutions built for real-world impact.

**NANCI MCKENZIE**

Payments Expert, Federal Reserve Bank of Atlanta

Nanci McKenzie is an experienced speaker and a recognized expert in the field of payment technology. She is currently a Payments Expert at the Federal Reserve Bank of Atlanta. With over 38 years of experience in the payment technology industry, Nanci has a wealth of knowledge and expertise in payment processing, fraud prevention, and risk management. Nanci has held senior leadership positions at financial institutions and payment technology companies, where she oversaw product development, strategic planning, deposit operations, compliance, regulations, audits and risk assessments. Her experience has provided her with a deep understanding of the payment technology landscape and the challenges that financial institutions face in this rapidly evolving industry. Nanci holds a B.S. in Business and Information Management from Seminole State College and a Juris Master's degree in Financial Regulation & Compliance from Florida State University College of Law. She is currently working toward her Master of Legal Studies from Thomas R. Kline College of Law at Drexel University in two concentrations, Financial Regulatory Compliance and Cybersecurity and Data Privacy. She is also an Accredited ACH Professional (AAP) and an Accredited Payments Risk Professional (APRP).

**FRANÇOIS MEZZINA**

Payment Specialist, TotalEnergies

Standards and payment acceptance standardization are daily priorities for François and TotalEnergies. He has been the Chairman of the nexo standards General Assembly since 2022 and the President of the IFSF Board since 2020. With over 33 years of experience in the Energy Marketing business and payment ecosystem at TotalEnergies, François has been focusing on Payment Acceptance activities for European Networks since 2010, considering all parties involved in payment processes. Since January 2017, in his role as Payment Business Process Owner, he has been responsible for overseeing the various retail networks for TotalEnergies. Since 2024, François Mezzina has been involved with EMVCo, contributing to the organization's initiatives, particularly around electric vehicle (EV) charging infrastructure. His work focuses on ensuring interoperability across different EV charging networks, which is crucial for the seamless adoption of EVs globally. He is

also Chairman of the nexo Standards General Assembly; Board Director and Representative of the Acceptors category at nexo Standards ; President of the Board of the International Forecourt Standards Forum (IFSF); Seat on the Board of Advisors of EMVCo as 'Industry Groups' Associate.



MARY ANN MILLER

Fraud & Cybercrime Executive Advisor and VP of Client Experience, Prove

Mary Ann Miller is the Fraud & Cybercrime Executive Advisor and VP of Client Experience at Prove. Mary Ann is a well-respected expert in the fraud and identity space who has been quoted by BBC News, NPR, American Banker, USA Today, and others. Mary Ann was most recently Head of Fraud Strategy at Varo Bank, where she led the fraud strategy process for transitioning the fintech to a nationally chartered challenger bank. Prior to that, Mary Ann's held directorships and executive roles at well-known organizations such as USAA, PayPal, Lloyd's Banking Group, and other technology firms. She has also served on the US Federal Reserve Secure Payments Task Force and is a current member of the Federal Reserve's Scams Definition and Classification Work Group.



CHRISTOPHER MILLER

Lead Analyst, Javelin Strategy & Research

Christopher helps Emerging Payments clients cut through the hype and the headlines surrounding new and emerging payments technologies. With over a decade of experience distilling trends into priorities, Christopher's research offers a key to prioritizing investments into what's next for payments, helping financial institutions remain relevant as consumer preferences and technological capabilities continue to shift. Christopher's background includes times as a graduate student and college history professor focused on US Urban History in the late 19th and early 20th centuries. A fan of hiking, cycling and travel, Christopher spends his spare time working for Major League Baseball providing technical support for live game tracking activities. Christopher has a Bachelor of Arts degree in History from Gonzaga University and a PhD in History from Marquette University.



GERALDINE MITCHLEY

Vice President - Tap to Phone Program and Tap to Everything Solutions - Global Product, Visa

Geraldine is Vice President for Visa's Tap to Phone Program and emerging Tap product offerings. Gerry's team is helping to drive innovations in a way that allows merchants and consumers to pay and accept with Visa contactless payments directly on their NFC-enabled consumer mobile devices without the need for additional connected hardware. These developments address a growing opportunity to expand connected commerce into new and unaddressed segments with the next generation of software-based solutions. Prior to joining the Global Product Team, Geraldine was Senior

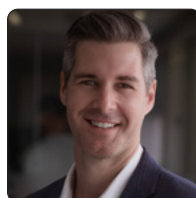
Director, Digital Solutions and Strategic Partnerships – Africa, Visa Inc. located in her birth city, Johannesburg, South Africa. In her previous role she was responsible for product management and strategy in areas such as advanced digital payments, new technology, new channel and market segment deployments. Before joining Visa almost 10 years ago, Geraldine managed special payments innovation implementations at Standard Bank's Innovation company, Beyond Payments. During her tenure at Beyond Payments, Geraldine played an integral role in implementing new innovative mobile money and contactless programs. Previously, after numerous business development and consulting roles in the retail, marketing and property industry, Geraldine headed up a business intelligence company for 10 years, CEO of Knowledge Factory, a Property Data and ICT company.



MINH NGUYEN

Chief Product Officer, Onfido, an Entrust Company

Minh Nguyen is Chief Product Officer at Onfido, an Entrust company, dedicated to making digital identity simple. In this role, Minh oversees both product strategy and design, and product and program management. He leads the strategic evolution of Onfido's Real Identity Platform—an end-to-end identity verification platform—focusing on ML-powered identity-proofing tech and digital identity solutions. Minh has helped expand Onfido's products and teams as the company soared from under \$10 million to over \$140 million in revenue. Previously, he managed product at Wazoku and worked as a financial analyst at HSBC. Minh holds a Master's in Management from Grenoble Ecole de Management, with qualifications in International Relations from IRIS in Paris and international business studies from Fudan University in Shanghai.



DEWALD NOLTE

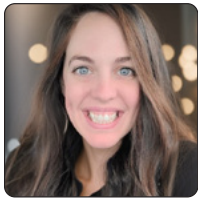
Entersekt

Dewald Nolte is the co-founder and Chief Strategy Officer (CSO) at Entersekt, a leader in financial transaction authentication. With a background in computer engineering, he applies first-principles thinking to solve complex security and fraud challenges in financial services. With a passion for making the online world a safer place, he has pioneered innovative authentication and payment security solutions that have been widely adopted across the industry. With 15+ years of experience in the payments and authentication field, he has deep expertise in EMV 3DS for e-commerce across all three domains and has played a key role in shaping the evolution of authentication in digital payments. At Entersekt, he leads strategy, driving the development of cutting-edge solutions that enable financial institutions to secure digital transactions without compromising user experience.

**AJAY PATEL**

Head of World ID, Tools for Humanity

Ajay Patel is the head of World ID at Tools for Humanity (TFH), a core contributor to the World Network – a network of real humans built on a privacy-preserving proof of human and a globally inclusive financial network. In this role, Patel is focused on growing the scale and impact of World ID, streamlining and improving user experience and developing go-to-market strategy. Prior to joining TFH, Patel helped build the Google Payments Identity Team, focusing on verifying the digital identities of advertisers and expanding Google’s Know Your Customer (KYC) process.

**HANNAH PEKARSKE**

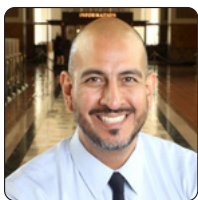
Business Systems Analyst, FIS

With 8 years of experience at FIS as a business systems analyst, I’ve had the opportunity to spearhead various technological advancements in the EBT payment industry. My expertise encompasses a deep understanding of multiple payment technologies, with a specific focus on EBT Chip Card and Mobile technology. I have knowledge of its implementation, security features, and its wide-ranging impact on stakeholders within the industry. My primary focus is on developing innovative solutions to enrich the payment experience for cardholders, while simultaneously striving to diminish stigmas associated with EBT.

**ADAM SULLY PERELLA**

Technical Director, Schellman Compliance

Adam Sully Perella is a Technical Director at Schellman Compliance LLC. His main focus is training, but he supports the PCI, P2PE, PIN, 3DS, SSF, Zero Trust, crypto, and digital trust services. Sully’s experience started in the Air Force and includes data analysis, application testing, penetration testing, incident response, digital forensics, cryptographic operations, and most PCI programs. He maintains multiple certifications within information security. Active within the cybersecurity community, he helps draft new standards and speaks globally on cybersecurity.

**MARCEL PORRAS**

Deputy Chief Innovation Officer, LA Metro

Marcel Porras is the Deputy Chief Innovation Officer for LA Metro where he is part of the Office of Strategic Innovation. Prior to joining LA Metro, Marcel was the Chief Sustainability Officer for the Los Angeles Department of Transportation where he launched various pilot projects to expand equitable mobility options to Angelenos including LA County’s first public bike share program, the country’s largest dockless

scooter permit program, and the country’s largest all electric low-income car sharing program. His work for LADOT and Metro includes the development and evaluation of a Universal Basic Mobility Pilot Program. In the years ahead, Marcel will be primarily focused on coordinating the delivery of the 2028 Olympics mobility elements with a focus on leaving a lasting legacy for mobility in the region.

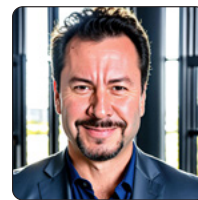
**KARAN PURI**

Associate Vice President, TD Bank

Karan is Associate Vice President and Head of Product leading innovation in identity and open banking including bank-based identity network known as Interac Verified. He was recently appointed at DIACC Board of Directors. He has over 10 years of experience working in Financial Services in Canada since graduating from the MBA program at Schulich School of Business. Karan’s experience spans Commercial Banking, Personal Banking, Credit Risk, Product Management and New Product Development at TD. Prior to moving to Canada, Karan graduated from Engineering in India and worked at Accenture in Management Consulting in Asia.

SOPHIE RAINFORD

Amex

**RALPH RODRIGUEZ**

President & Chief Product Officer (CPO), Daon

Ralph A. Rodriguez is President, Chief Product Officer (CPO), and a member of the Board of Directors for Daon. He is accountable for defining the go-to-market vision, strategy, and roadmaps for Daon’s products and technology. Ralph was most recently an Executive-in-Residence at Summit Partners, a Boston-based private equity firm. Previously he was a Research Scientist and Head of Identity Verification at Facebook, where he oversaw Applied Identity Intelligence. Ralph was also the co-founder and chief technology officer of Confirm.io, an identity verification and authentication company acquired by Facebook in March 2018. Ralph founded Blue Hill Research, Delfigo Security, Invenio, and NTA before Confirm.io. In addition, he was the CTO/CIO of public companies Brooks Automation (NASDAQ: BRKS), C-bridge Internet Solutions (NASDAQ: CBIS), and Excelon Corporation (NASDAQ: EXLN). As the longest-serving Fellow at the Massachusetts Institute of Technology (MIT), Ralph pioneered research on artificial intelligence (AI), biometrics, cloud, mobile, neural science, and security technologies at the MIT Media Lab and Harvard-MIT Health Sciences and Technology (HST) departments. Ralph studied for an Sc.D. in information systems and is also a graduate of the management program GPMD-MBA at IESE Business School, Barcelona, Spain. He served in the United States Army during the Persian Gulf War in 1990 and was named Soldier of the Year by the 10th Mountain Division (Light Infantry) in 1987. Ralph has 39 US patents and international patent applications.

**SHERIF SAMY**

SVP Strategy Product & Technology Solutions, Fime

Sherif has over 22 years of experience focused on incubating, scaling, and growing global businesses with expertise in payments, Fintech, digital identity and cybersecurity. At Fime, Sherif is responsible for company growth strategy and innovation programs as well as leading Fime's Technology Solutions Business Unit. Prior to Fime, Sherif held key roles as Managing Director (North America) at UL's Payments and compliance business, Chief Growth Officer at Entersekt, and Chief Operating officer at LoginID.

**DEEPANKER SAXENA**

Head of Document Verification Products, Socure

Deepanker Saxena is the Head of Document Verification Products at Socure, where he leads the vision and strategy for building scalable and secure identity verification solutions. Leveraging cutting-edge machine learning and AI technologies, Deepanker collaborates with cross-functional teams across data science, engineering, and business operations to enhance the product's capabilities. Passionate about solving real-world challenges, he is committed to creating inclusive and impactful solutions that foster trust and security across industries.

**AMIR SEDADI**

Chief Innovation Officer, IPS Group, Inc.
Role: Strategic Leadership in Smart Communities Innovation

Amir Sedadi is the Chief Innovation Officer at IPS Group, Inc., where he spearheads the development and deployment of cutting-edge intelligent parking solutions, driving innovation in Smart Cities across domestic and international markets. With over 35 years of experience in transportation management, parking systems, engineering, and policy, Amir is a recognized leader in advancing urban mobility through technology-driven solutions. Before joining IPS, Amir had a distinguished tenure at the Los Angeles Department of Transportation (LADOT), where he served as Assistant General Manager and later General Manager, overseeing transportation operations in the nation's second-largest city. Since retiring from LADOT in 2012, he has played a pivotal role in shaping forward-thinking transportation strategies, enhancing curbside management, and championing the integration of smart mobility solutions at IPS.

**JOEL SEMMELHACK**

Chief Revenue Officer, MATTR

Joel Semmelhack leads MATTR's global revenue and customer success strategy, driving growth and expanding market presence in the industry. With over 20 years of experience in scaling high-growth technology companies, he

specializes in building strategic partnerships and delivering customer-centric solutions. Joel works closely with customers, partners, and industry groups to ensure MATTR's innovative solutions create real-world impact.

**HENRY SHANKS**

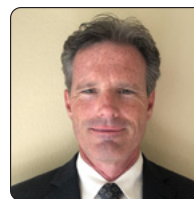
WSP

Henry is a highly experienced professional in the field of fare collection systems for transit agencies worldwide. Over the past 23 years, he has designed and built card, account-based, and PAYG revenue systems, deploying them in various environments and transit locations globally. Henry's expertise lies in open architecture design, ensuring seamless integration and interoperability between revenue systems and 3rd party platforms. He has a deep understanding of fare payment technologies and has successfully implemented revenue collection and management systems for transportation agencies.

**LILLY SHOUP**

Managing Director, Rebel Payments

Lilly Shoup is Managing Director of Rebel Payments, Mobility, and Insights based in Los Angeles, CA. With a background in transportation policy and planning that spans public, private, and nonprofit sectors, Lilly works to structure partnerships to achieve community policy goals. She currently supports the California Integrated Travel Project or Cal-ITP improving trip planning and payments for California's transit and shared mobility providers. Previously, Lilly was interim Executive Director of Urban Movement Labs, and worked as National Transportation Policy Director at Lyft, and as Policy Advisor at the US Department of Transportation and in the White House. Lilly has authored numerous national publications on the topic of national infrastructure policy; has been featured in the New York Times, Bloomberg, and CityLab; and is a regular speaker at conferences and events on the topic of sustainable mobility and innovation.

**MARK STADTHERR**

Director of Programs, Cubic

Mark Stadtherr is a seasoned business leader with over 20 years of experience in delivering technology-inspired solutions. Currently serving as the Director of Programs at Cubic Transportation Systems, he excels in business management, proposal development, and program execution. Mark has a reputation for tackling challenges head-on, mobilizing teams, and driving change. His hands-on leadership style and mentorship inspire confidence and motivate people. Previously, Mark held key roles at Raytheon, Northrop Grumman, Microsoft, and Nokia, where he led program management teams, developed organizational directives, and ensured mission readiness. His expertise spans business transformation, program management, systems engineering, and process improvement. Mark's career began in the United States Navy, where he served as a Surface Warfare Officer and was honorably discharged as a

Lieutenant. He holds an MS in Systems Engineering, an MBA, and a BS in Engineering Mechanics. Mark is also a certified PMP, CSM, and Six Sigma Green Belt.

ERIC STEFFENSEN

JCB



SURAJ SUDHAKARAN

Head of Digital ID and Cloud Operations, Thales

Suraj Sudhakaran is leading the Digital Identities programs for North America for Thales DIS USA Inc.. His primary focus is on Digital Identity solutions and the development of the infrastructure around it. Thales identity and biometric services allow governments, public bodies and private contractors to keep people, data and systems safe. Our services are backed by robust software security, data encryption, identification and authentication mechanisms including biometrics - all of which address fraud and public security challenges.



LAWRENCE SUTTON

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 SUTTON

LA Metro

During his 33 years at Metro, David's accomplishments include welcoming 27 LA transit agencies to TAP, transitioning the Regional TAP Center to an in-house operation, developing special group passes for 13 colleges and 440 businesses, creating an electronic transfer on second boarding, winning numerous ACE, Adwheel and Telly awards, producing Transit 2000, a TV series devoted to transportation that aired on KABC-TV, creating partnerships with major sports teams and corporations to promote rail openings, transit safety and anti-graffiti, developing the marketing campaign that introduced the regional EZ transit pass, creating the TAP mobile app, launching the only variable weekly fare capping system, introducing tall security gates to our rail stations, and launching open payment in 2026. David has a masters in Public Administration. He resides in Long Beach with his wife. He has three sons, two daughters in-law and six of the most adorable grandkids in the world!



DAVID TENTE

Executive Director, USA & Americas, ATM Industry Assoc.

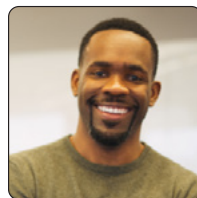
The ATMIA is a global, non-profit trade association with nearly 600 member organizations in 60 countries; including financial institutions, independent ATM deployers, manufacturers, payment networks, processors, and a wide variety of service and technology market segments. As Executive Director, USA & Americas, David is responsible for leading ATMIA's largest Region. His business development career in the payments solutions industry has spanned more than 30 years, primarily in the areas of banking/financial software and technology licensing.



MICHAEL TIMONEY

Vice President, Federal Reserve Financial Services

Mike Timoney is Vice President of Secure Payments for Payments System Improvement within Federal Reserve Financial Services. Mike has responsibility to understand the payments and fraud landscape and identify areas where security must be improved. Mike is responsible to design, develop, and implement key elements of the Fed's Payment Improvement strategy for payment security including improving fraud data, researching security and fraud trends, and evaluating emerging security and fraud technologies. He identifies and contributes to opportunities for collaboration with the payments industry to improve overall payments security. Mike is a Certified Fraud Examiner (CFE) and Certified Treasury Professional (CTP).



STANLEY TOUSSAINT

Director of Municipal Engagements, MoCaFi

Stanley Toussaint is the Director of Municipal Engagements at MoCaFi, leading the company's efforts with local and state governments, including the Angeleno Connect Bank Account initiative. This public-private partnership with the City of Los Angeles empowers residents through a mobile banking platform and provides a payment infrastructure for the City's various cash assistance use cases. Stanley also oversees one of the U.S.'s most innovative economic insecurity initiatives: Guaranteed Basic Income (GBI). Under his leadership, MoCaFi's GBI portfolio has grown to become the largest in the nation by dollar volume, with programs extending from Los Angeles City and County, CA, to Birmingham, AL.



DAVID TURNER

Senior Technical Director, FIDO

As FIDO's Senior Technical Director, David oversees the specification development process of the technical working groups and

other technical outputs of the FIDO Alliance. He also leads FIDO's engagements with other standards bodies. David has over three decades of industry experience in product development, marketing, legal and corporate affairs, international standards development, and technology evangelism. He also has served as a member of the Board of Directors of the NFC Forum and the Open Mobile Alliance.



FRED TYLER

VP of Authentication Products, Mastercard

Fred Tyler is VP of Authentication Products at Mastercard leading the North America digital authentication product strategy for Identity Check (3DS) and Token Authentication. His passion is partnering with industry stakeholders to evolve the payments ecosystem by enhancing digital identity and authentication, focusing on adoption, trust, and network scalability. Prior to his current role, he worked at Mastercard in global acceptance product management, focusing on remote commerce and digital payments. Fred has over 20 years of experience in international payments and acquiring, including various positions at JPMorgan Chase, Fiserv and in the UK working on EMV chip migration. He holds a BSc from the University of Manchester, UK.



HENK VAN DAM

Director Regional Services Delivery, Fime

Henk has over 30 years of experience across information technology, telecom, security, and payments. At Fime, he leads the delivery of testing and certification services across the North American and LAC regions. Henk uses his experience in identification, authentication, secure transactions, and testing and certification to drive Fime's continued advancement and growth in the payment, identity and mobility markets. the company's vision to drive

Prior to joining Fime, Henk held a variety of engineering, commercial and business leader roles at UL ING and KPN Telecom.



MARK VAN HORN

Digital Solutions Lead, North America, G+D

Mark Van Horn is the Digital Solutions Lead in North America for G+D. With his extensive experience as an entrepreneur in evolving technology and as a leader within the G+D digital team, Mark is a respected thought leader and market strategist within the payment technology industry.



JOE VASTERLING

Director- Payment Acceptance, Gift Cards, and BNPL solutions, Best Buy

Joe Vasterling is Director- Payment Acceptance, Gift Cards, and BNPL solutions for Best Buy Co., Inc. He is responsible for

3rd party payments, cost of acceptance and payment/gift card/BNPL related development efforts, driving key payment acceptance and gift card initiatives, managing industry relationships and contracts, and advocacy efforts for payments at Best Buy. Prior to Best Buy, Joe worked on the Payment Acceptance team at Target. Joe has over 22 years of experience in Financial Services with the last 11 years focused on payments. Joe is an active industry participant when he sits on the MAG Board of Directors and is the Secretary. He also participates in the MAG Advocacy and Communication (co-chair), Collaboration, and International Committees. He is also a member of the U.S. Payments Forum Steering Committee, where he is Vice-Chair, and participates in various U.S. Payments Forum working committees.



SARA WALSH

Manager of Network Performance Management and Controls, Bank of America

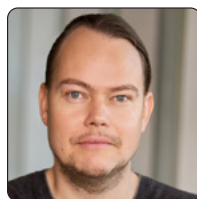
Sara Walsh manages the Network Performance Management and Controls team within the Bank of America Enterprise Payments organization. Her team is responsible for managing economics, compliance, controls, merchant engagement, network routing and enterprise operations initiatives. Sara works from the Wilmington, Delaware office. Sara worked at MBNA America, in multiple card operational areas and Learning and Development. Sara transitioned to Bank of America in 2005 where she supported the implementation of Credit Card Pricing Flexibility, UDAAP, Credit Card Act, and Reg ii. In December 2011 Sara began leading her team where they have re-engineered network operational processes; established over 70 procedures and controls to ensure the accuracy of card processing; and led enterprise implementations to support emerging payments functionality, mandates, debit routing and maximize payment economics. In 2021, Sara and team developed the Merchant Engagement Program to improve customer approval rates and increase processing efficiency. Sara is a member of the Secure Technology Alliance Steering Committee.



YUEMING WANG

Senior Director, Visa

Yueming Wang is a Senior Director at Visa where she leads risk product strategy and initiatives for the North America Product organization. She has been at Visa for almost a decade, where she has spent the last 4 years focused on risk products at Visa, including authentication (including 3DS and passkey), enhanced data sharing, and transaction risk scoring. Yueming holds a BS in Operations Research Engineering from Cornell University.



JEAN-LOUIS WARNHOLZ

Co-Founder and CEO, Future

Jean-Louis is the co-founder and CEO of Future. Future offers the FutureCard Visa Debit Card, featuring market-leading 5% cashback for rides, bills and everyday sav-

ings. Jean-Louis brings his experience as an entrepreneur to Future. As the Managing Director of the BlackIvy Group, he was responsible for the company's growth strategy and development of new businesses. BlackIvy delivers life's essentials to consumers in emerging markets across East and West Africa in health, food, housing and logistics. Prior to BlackIvy, he advised governments and global financial institutions on a range of economic issues. While still in high school, he built one of Europe's largest and most enduring social movements. A trained economist, Jean-Louis has written on market inefficiencies for the Financial Times, New York Times, and Harvard Business Review, including 'Now is the Time to Invest in Africa,' co-written with Sir Paul Collier. He received his MSc from Oxford University, where he was awarded the George Webb Medley Prize in Economics.



JASON WEINSTEIN

Clipper Program Director, Metropolitan Transportation Commission (MTC)

Jason Weinstein P.E. is Clipper Program Director at the Metropolitan Transportation Commission (MTC). Clipper is the San

Francisco Bay Area's regional fare collection system for transit. Mr. Weinstein manages Clipper operations for the system that processes nearly 13 million transactions and settles close to \$30 million in revenue for 24 transit services each month. Clipper is dedicated to providing equity to its customers by offering discounts to disabled, youth, and senior riders. Mr. Weinstein is also responsible for the delivery of a state-of-the-art, next generation, account-based Clipper program coming this year will provide scalability and connections to systems that are tangential to transit. This will enable any cloud-based program such as bikeshare, scooters, ride hailing, microtransit, parking, tolling and more to integrate with Clipper. While Clipper prepares for the new system, Mr. Weinstein worked to add Clipper cards available in both Apple and Google wallets. The Clipper system coming this year will accept both credit and debit cards directly on vehicles, gates, and platform readers. Mr. Weinstein's 30-year transportation career also includes extensive experience in construction management, traffic and toll operations, spanning 14 years with the California Department of Transportation.

DAVID WINTERSTEIN

Velocia



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 successful-

ly 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 ex-

perience. 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.

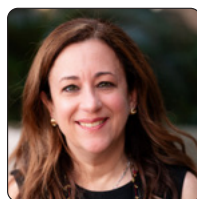


KALIYA YOUNG

Managing Partner, Identity Woman in Business

Kaliya Young, known as "Identity Woman", co-founded the Internet Identity Workshop in 2005 and has been working at the

forefront of identity standards for over two decades. She is the Founding Partner of Identity Woman in Business, a boutique consulting firm specialized in strategic alignment building and value creation for identity ecosystems of diverse stakeholder groups. She has been named one of the most influential women in tech by Fast Company Magazine and has presented keynotes at major identity events, such as Identiverse and Gartner's Identity and Access Management Summit. Kaliya graduated from the first cohort of the Masters of Science in Identity Management and Security program at the University of Texas at Austin in 2017. Her master's report, Domains of Identity, became a book and is a comprehensive framework explaining all the domains of identity where individuals personal data ends up in databases. She also co-authored A Comprehensive Guide to Self-Sovereign Identity and the online course of Getting Started with Self-Sovereign Identity.



FRANCES ZELAZNY

CEO, Anonybit

Frances Zelazny is Co-Founder & CEO of Anonybit, a decentralized biometrics infrastructure (not blockchain!) that is breaking new ground in the area of user privacy

and digital security. Since her early days in identity management, Frances has been an outspoken advocate for consumer privacy and the responsible use of biometric data. She is a past winner of the Women in Payments Unicorn Challenge, Women in Fintech Power List 100, SIA Women in Security Forum Power 100 and is widely recognized as a pioneer in the digital identity and fintech space.



JEFF ZUEHLKE

Associate Director of Enterprise Fraud Decisioning, Best Buy

Jeff is a seasoned professional with extensive experience in fraud risk management and strategic decision-making. Currently serving as the Associate Director of Enterprise Fraud Decisioning at Best Buy, he leads the creation and implementation of enterprise transaction risk mitigation strategies for BestBuy.com. His expertise includes advanced data analysis, financial modeling, and the integration of new business lines and technologies. He holds a Master's degree in Psychology and a Bachelor's degree in Business Administration.

BIOMETRIC UPDATE.COM

BiometricUpdate.com is the leading news property that publishes shareable breaking news, analysis, and research about the global biometrics market.

READ DAILY BIOMETRICS INDUSTRY NEWS
ACCESS WHITE PAPERS & WEBINARS
SUBSCRIBE TO OUR DAILY NEWSLETTER
RESEARCH BIOMETRICS SOLUTIONS

DAMAGE SEARCH

Identify and track down images, videos, and documents that have been misused or stolen. Find out who is using your content and where. Monitor your brand and protect your intellectual property. Get notified when someone uses your content without your permission.

MIDDLE ACTIVITY

Identify and track down images, videos, and documents that have been misused or stolen. Find out who is using your content and where. Monitor your brand and protect your intellectual property. Get notified when someone uses your content without your permission.

83%
Completed

www.BiometricUpdate.com

