

**Mark McMurtrie** is an Independent Consultant who focuses on Payments and FinTech. He advises financial services companies, banks, issuers, acquirers, payment service providers, ISOs, technology companies, retailers and hospitality providers, plus investors. He has worked with many of the world’s leading companies including the largest banks, acquirers, payment schemes, retailers, eCommerce merchants, hospitality providers and technology providers. For the last 9 years he has been providing a range of high level payment advisory services focusing on strategy development, market assessments, regulatory compliance, supplier selection, competitive analysis and investment support including commercial due diligence. His achievements have been recognised by winning FinTech Adviser and Management Consultant awards.

His payments experience is broad and covers card payments, mobile payments, bank transfers, instant payments and open banking. Strong Customer Authentication has been a recent area of particular focus. Mark is a regular industry commentator, conference chairman and speaker. He acts as a judge for the emerging payments, merchant payments ecosystem and FSTech Payments awards. He is proud to be an Ambassador for the Emerging Payments Association, a member of the Vendorcom payments community and works with the European Payment Suppliers for Merchants.

During his 25-year career he has travelled to 60+ countries, promoting the latest payment technologies and successful launched many payment products and a payment service provider. A key strength of his is the ability to quickly identify and clearly communicate the business benefits of new technologies, solutions and services. Prior to starting Payments Consultancy Ltd, Mark held senior executive management positions at leading international payment solution providers.

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