



## Bio

Steve Mott—Principal of BetterBuyDesign (with a “bUy”)

Steve has worked in and consulted to the electronic payments and security business for more than two-and-a-half decades, including stints running a financial services software provider (automating correspondent banking service payments, including banking network monitoring applications for government agencies), as MasterCard’s first eCommerce executive, as President of one of the fastest growing Internet startups (until Google), and as an advisor/analyst/subject-matter-expert on various mobile initiatives involving banks, technology providers, networks, merchants, processors and the Federal Reserve.

Through his payments consultancy, BetterBuyDesign, he serves banks, networks, processors, merchants, billers, technology providers, application developers and investment firms with product strategies, market assessments, business case analysis, partnership development and due diligence engagements. He writes extensively for Digital Transactions Magazine, n>genuity online and other publications, speaks at two dozen industry conferences a year, and supports the Federal Reserve, BAI, NACHA, the Merchant Advisory Group and other industry organizations on financial services issues.