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Mr. Williams is director of strategic development for Experian Payments, the payment specialist division of the global information services company Experian. He joined Experian Payments after promoting strategies for growth as European business development manager for Fujitsu Telecom. He has held engineering and IT roles at British Aerospace (now BAE Systems), University of Cambridge and Advanced Telecommunications Modules Ltd, as well as senior marketing roles at Virata Corporation and Content Technologies (now Clearswift). He speaks at conferences worldwide and has addressed audiences at Sibos, EBA Day, International Payments, Association of Corporate Treasurers, and Payment Strategies and has recently contributed to the book, *"Future of Finance after SEPA."* He also contributes articles to publications including the *Journal of Payments Strategy and Systems*, *Banking Technology*, and *SPEED*.