

Radha Suvarna, *Managing Director, Head of U.S. Emerging Payments, Citi Cards, Citibank;*
Member, Tokenization Subcommittee, X9

Mr. Suvarna leads the Emerging Payments group, which is responsible for development of emerging payments strategies and solutions for the credit card business, including mobile payments, proximity and remote commerce solutions. He also is a member of the X9 Tokenization Subcommittee.

Mr. Suvarna has a diversified background in credit cards, payments and managing various functions and businesses, including emerging payments, new product development and credit cards product and portfolio management across multiple countries.