

Gregory P. Mauro | 630-797-6523 | Yorkville, IL | gpmauro99@outlook.com

Professional Profile

Product leader specializing in payments and loyalty programs. Extensive experience with payments product implementations, process improvement as well as new program launches. Expert in cards technology from swipe to settlement via roles in merchant, acquiring and banking firms. Service to cross-functional stakeholders: operations, contact center, IT, finance, sales, marketing and compliance. Past P&L owner – up to \$1,100,000,000.

- 8+ years' global experience in Big 4 consulting partnerships; delivering Fintech technology via development teams
- 16+ years success serving merchants and banks; providing a proven record of managing complex vendor partnerships
- Develops product and marketing strategy that boost revenue and market share; turns strategy into reality
- Expert in financial services ecosystem; delivers on secure cloud, core banking and modern payments infrastructure

Experience

Discover Financial Services, Riverwoods IL

Payments Advisor (contract)

Card Brand

March 2026 to Present

- In-house consultant/expert on payments tasked with the re-writing of network rules. Includes advisory function with key stakeholders in product, risk, operations and compliance. Serving functional leaders at DFS and Capital One.

EY, Chicago IL

Manager – Payments

Consulting

December 2024 to August 2025

- Responsible for client work in the financial services sector. Served banks, credit unions, merchants, merchant acquirers, issuing acquirers and card brands. Led creation of a product roadmap discipline for payments that was spread throughout the banking practice. Projects completed in market research for financial product design as well as AI use at the leading card brand. \$1.5 million in billings.
- Served as SME in payment cards (credit, debit, prepaid, commercial) RTP, ACH and SWIFT interbank transfers. Also experienced in modernization efforts for fraud detection (using AI) and banking cores. Particularly experienced in applying startups to complement modernization or compliance efforts in banks, credit unions and even at large merchants. Applied experiences allowed 4 projects to finish under budget.

Accenture, Chicago IL

Segment Lead - Payments

Consulting

October 2021 to December 2024

- Leader in Accenture's Open Innovation practice serving clients and partner firms. Owner of global remit to find and retain Fintech partners in order to create a robust portfolio in the creation of payments and loyalty programs. Responsible for embedding Fintech's tools into client technology stack and operations rulebook. Applications include pay-by-bank, RTP (FedNow & TCH), specialized processing (commercial card) and checkout solutions. Cross-over experience to core banking modernization and cloud payments. \$16,000,000 in billing during year two.
- Responsible for signing an evolving portfolio of global Fintech partners in banking, capital markets, and retail industries. Innovator in growing payments ecosystem for banking practice – introducing new technologies, curating new partners and leading install of partners into clients' tech stack. Key SME for payments technologies (e.g., Google, Apple Pay & Alipay digital wallets, EMV 3DS) as well as funds movement use cases within and between FI's.
- Led end-to-end strategic and financial planning processes for net new payments products including business reviews, BOD and GTM materials, budgeting, and forecasting. Authored and posted knowledge base taxonomy for banking consultants throughout Accenture.

Capco, Chicago IL

Senior Consultant

Consulting

January 2020 to July 2021

- Specialized in credit, debit, prepaid cards as well as commercial card types. Particularly skilled in innovations in payments including real time payments (RTP), commercial card single-use accounts and distributed ledger schemes as well as de-coupled debit and BNPL programs. Side hustle in core banking modernization.
- Projects for the consultancy include writing requirements for developing/deploying micro-services and APIs. I have also launched new commercial card products and revised back-office operations for existing cards to include virtual accounts. I led RFPs to compare card processors, cutting paper usage and IoT MVP. Served as SME on EMV 3DS, acquiring, program management and product launch.

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Elavon, Atlanta GA

Senior Commercial Product Manager

Financial Services: Acquiring

January 2019 to January 2020

- Led the successful GTM launch of EMV 3DS 2.X advanced authentication services in e-commerce space. Investigated and documented competitor's capabilities and how payments products are positioned. Initiated analytics efforts to price appropriately; and operationalized change for e-commerce and card-not-present fraud product—leading to the PoC and pilot of Elavon's unique EMV 3DS offering.
- Continuously measured key performance indicator (KPI) outcomes in terms of sales units, dollar volume, margin and overall revenue. Transformed KPI findings into process improvements across customer lifecycle resulting in greater than 10% growth in retention rate. Streamlined customer activations to five days from initial go-live of two weeks.
- Leader in product design, process improvement, pricing, packages and bundles and promotional activity. Wrote and executed sales training, technical documentation for customers and their merchants. Side hustle as PM for token database design and construction. Elavon's tokenization system was customized for large merchants like Costco and lodging merchants of all types. Tokens were first issued under a POC, a following pilot and then general availability to all Elavon merchants. Pricing and technical delivery were key responsibilities.

GPM Consulting, Yorkville IL

Principal

Operations & Strategy Consulting

July 2017 to Present

- Led strategy development at the national and regional level for payments and manufacturing clients. Created marketing plans and functioning as brand steward for two B2B suppliers. Successful creation of the brand identity and execution on brand as part of a well-developed roadmap. Found and engaged new agency to support tradeshow, e-mail, and trade advertising plans. Delivery of at least two projects concurrently.
- Managed PR for industrial firm establishing executive as subject matter expert. Authored articles and press releases on behalf of manufacturer. Launched lead generation program providing 110 qualified leads in three months – average of six leads closed with an overall program ROI of 148% and ongoing revenue opportunity via pipeline prospects.

BMO Financial Group, Chicago IL

Card Marketing Manager (contract)

Financial Services: Banking

July 2017 to November 2017

- Marketed Diners Club elite services to high net-worth consumers. Prepared campaigns with marketing partners in travel and incentive space. Responsible for compliance updates as well as website re-design and Diners Club promotions. Prepared marketing plan including strategies and SWOT analysis. Created promotional calendar as well as budget spend forecast. Managed internal and external resources to support strategic and tactical initiatives.
- Negotiated items and created holiday points -buy catalog distributed to 123,000 cardholders. Created in-branch promotions for gift cards. Includes POP, motion display, window signage and packaging execution. Coordinated gift card launch with larger debit card launch. Included concepting, design and delivery of direct response and in-branch marketing programs. Owner of analytics and after-action analysis for more than 10 marketing efforts.
- Wrote and designed frontline communications around payments product features, internal policies, and suggested sell opportunities. Content creator for web and print properties. Created content and executed marketing campaigns targeted to high net-worth customers – coordinated offer development and targeting with MasterCard partner.

U.S. Cellular, Chicago IL

Retention Marketing Manager

Telecommunications: Wireless

Aug 2015 to March 2017

- Tasked to lead strategic and tactical customer lifecycle management marketing programs. Lowered churn rate to less than 1% per quarter. Launched first customer on-boarding program in 6 months. Collaborated cross-functionally with sales, finance, and analytics team to coordinate lead management strategy including leads sourced throughout-bound calling, lists and sales force touches. Budget responsibility of \$16,000,000.
- Led tender of RAN card program; delivered over \$300,000 in value for each year of the new agreement. Re-engineered financial reporting on promotional cards – especially updated the reporting that dealers received.
- Designed and launched web-based refer-a-friend marketing program utilizing relaunched promo cards. U. S. Cellular's refer-a-friend program grew to acquire more customers than our e-commerce site. Acquired nearly 15,000 customers in the first year – outperformed goals by 53% in the first year.

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Citi Retail Services, Elk Grove Village IL

VP Relationship Manager

Financial Services: Card Issuer

December 2013 to June 2015

- Grew wholesaler adoption of the ExxonMobil private label cards as issued by Citi. Served as commercial card, private label credit and mobile payments expert for development of Speedpass+ app roadmap. Created acquisition marketing programs at the local level raising new customer count 6% in year one. Served territory of over 1,100 fuel sites.
- Worked with local branded wholesalers to extend loyalty and rewards programs to attract and retain private label cardholders – goal is a shift of share in tender type as part of a loyal customer profile. Supported partner needs by selling-in price rollback functionality at the dispenser across the merchant base. SME for partner on mobile app strategy, private label card penetration and launch of payments and loyalty app.
- Provided partner with valuable loyalty implementation resources to include coaching of ExxonMobil field staff, selling loyalty program into retail sites and providing instructional design services. Loyalty rollout included train-the-trainer project that was used to engage over 155 frontline staff. Provided ExxonMobil home office team with training on loyalty program as well as training on delivery and setting up of new fuels sites.

Clark Brands, Lisle IL

Communications and Marketing Manager

Independent Fuel Marketer

September 2010 to July 2013

- Accountable for managing the relationship with the issuing bank for Clark's co-brand credit card program. Responsible for metrics around application count, retail outlet performance and cardholders. Worked with bank to make sure that all consumer messaging is executed to support the Clark brand. Designed and delivered consumer acquisition messaging and trade show strategy as well as best practices guide and merchandising plan.
- Payments industry expert tasked with SME level understanding of legal and regulatory environments for credit, debit, prepaid and ECA. Wrote requirements for mobile payments app designed to integrate loyalty and payments services in fuels. Monitored competitive landscape outside of fuels and evaluated new technologies.

BP, Chicago IL

Gift Card and Special Projects Marketing Manager

Energy: Oil & Gas

March 2007 to September 2010

- Responsible for marketing gift cards in over 12,000 retail locations through two separate brands, through partners and through our own business-to-business partner. Over \$250,000,000 in activations – an increase of 45% year-over-year. Product owner for the entire US. Activity as 1% of tender at US BP sites.
- Prepared marketing plans, communications, and content for in-site execution at BP and ARCO locations. Executed nine gift card promotions netting \$6,000,000 to \$8,500,000 in activations each time. Created partnerships with grocers in six major markets across the US to offset lost gallonage. Increased B2B sales volume 310% over two years.
- Crafted marketing strategy (as second) for loyalty program and co-brand credit product across the United States. Owned negotiation, compliance, legal, testing, merchant training and documentation workstreams in loyalty launch.

Skills to Scale

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| • People Manager: 24 years (ongoing) | • Span of control: 15 employees |
| • Jira & Confluence experience: 6 years | • Agile and SAFe Agile: 8 years |
| • Analytics tools (Tableau +): 6 years | • Procurement software suites: 11 years |
| • Microsoft Office: 25+ years | • Adobe Creative Suite: 25+ years |
| • 3 Business Tenders: max of \$22,000,000 value | • RFP and RFI: 15 completed selects & responses |
| • Business Process Improvement: 22 years (ongoing) | • Financial remit: up to \$301,000,000 |

Education

Master of Arts, Communication

Bachelor of Science, Journalism

Northern Illinois University, DeKalb IL

University of Wisconsin, Madison WI