

# Week-by-Week Program Plan

Between cryptocurrency, artificial intelligence, cybersecurity, increasing regulatory environments and more, the digital payments ecosystem is rapidly evolving. Prepare yourself for the challenges and opportunities of our constantly disrupted industry with Digital Payments Catalyst, a robust seven-week certificate program delivered by two world-class organizations, Wharton Online and Visa.

## Program Introduction

Familiarize yourself with Digital Payments Catalyst and get to know the Wharton faculty and Visa leaders who you'll be learning from throughout the program. Introduce yourself and meet fellow program participants.

### Welcome messages:



**David Musto**

Ronald O. Perelman Professor in Finance, The Wharton School;  
Director, Stevens Center for Innovation in Finance



**Charlotte Hogg**

Chief Executive Officer, Europe, Visa

### What's covered in the introduction:

- Program overview
- How to prepare for the program
- Introduction activity
- Meet the faculty



## Payments Ecosystem

Explore the evolution of the payments ecosystem. Identify key stakeholders, their roles and the interplay between them. Learn about transaction flows, security measures and success drivers. The inclusion of a real-world case study offers a practical perspective on this topic.

### Meet your Week 1 faculty:



#### Peter Conti-Brown

Class of 1965 Associate Professor of Financial Regulation, The Wharton School; Associate Professor of Legal Studies & Business Ethics, The Wharton School



#### Sarah Hammer

Adjunct Professor of Law, University of Pennsylvania Carey Law School; Managing Director of the Stevens Center for Innovation in Finance; Senior Director, Harris Family Alternative Investments Program



#### Vanessa Collela

Global Head, Innovation and Digital Partnerships, Visa



#### Michael Jabbara

SVP, Global Risk, Visa



#### Matt Dill

Global Products and Solutions, Visa



#### Mike Nunes

VP, Global Policy, Visa

### What's covered this week:

- Introduction to the payments ecosystem
- Key players in the payments ecosystem
- Structure of the payments ecosystem
- **Case study:** Analysis of a successful payments ecosystem

### Application

Apply your newfound knowledge, reflecting on its potential impact within your organization. Discuss and strategize ways to leverage these insights to confront challenges and capitalize on opportunities.



## Key Themes Shaping the Payments Landscape

Uncover current trends and their implications, delve into the influence of Gen Z, alternative credit, blockchain and cryptocurrency. Grasp the role of emerging technologies like open banking, embedded finance, superapps and the rise of sustainability in payments. Learn from real-world examples of successful adaptation to these changes. Prepare for the future of payments, anticipating what comes next.

### Meet your Week 2 faculty:



**Vanessa Collela**  
Global Head, Innovation and Digital  
Partnerships, Visa



**Mauro Guillén**  
Dr. Felix Zandman Professor  
Emeritus of Management,  
The Wharton School



**Matt Dill**  
Global Products and Solutions, Visa

### What's covered this week:

- Current trends in the payments Industry
- Emerging technologies and concepts shaping the payments landscape
- **Case studies:** Successful adaptation to the changing payments landscape
- **Live event:** Engage directly with course facilitators and experts in a participant-driven session designed to deepen your understanding of the concepts you've been studying and their impact on your organization. Come ready to share your challenges, participate in detailed discussions and learn from relevant real-life case studies.

### Application

Build on last week's research, applying your new knowledge while considering its impact on your organization. Discuss with your peers and strategize, using these insights to address challenges and uncover opportunities.



## Payments and the Economy

Unravel the intricate relationship between payments and the economy, how economic trends mold the digital payments industry and the far-reaching influence of payment innovations on the economy. Dive into real-world case studies like the impact of digital payments on travel, the gig economy and more.

### Meet your Week 3 faculty:



**Wayne Best**  
SVP, Chief Economist, Visa



**Mauro Guillén**  
Dr. Felix Zandman Professor  
Emeritus of Management,  
The Wharton School



**David Musto**  
Ronald O. Perelman Professor in  
Finance, The Wharton School

### What's covered this week:

- The role of payments in the economy
- The impact of the economy on payments
- The influence of payments on the economy

### Application

Use the insights from your recent research, applying them directly to your organization. Strategize with classmates, using your new understanding of payments and the economy to identify organization-specific challenges and opportunities.

# Week 4

## AI and Big Data

Connect emerging technologies to payments, including the applications of machine learning. Examine common models for managing and optimizing the payments lifecycle. Learn about model compliance, governance and ethical considerations.

### Meet your Week 4 faculty:



**Lyle Ungar**

Professor of Operations, Information and Decisions, The Wharton School;  
Professor of Computer and Information Science, University of Pennsylvania



**Sam Hamilton**

SVP, Head of Data and Artificial Intelligence, Visa

### What's covered this week:

- Big data, AI and machine learning in payments
- Influence of AI and modeling in fintech
- Managing big data
- Responsible AI in payments
- Resources needed for implementing an AI project in fintech

### Application

Continue to build upon your research, share your findings with peers and apply what you've learned to your organization.



## Fraud and Cybersecurity

Gain a clear understanding of the definitions, distinctions and various types of cybercrime and fraud. Grasp the basics of cybersecurity, its vital role in our digital world, the key components and common threats along with their prevention measures. Immerse yourself in the world of authentication methods and fraud prevention techniques, understanding their significance in mitigating fraud.

### Meet your Week 5 faculty:



**Jason Blackhurst**  
SVP, Head of Global Seller  
Products, Visa



**Hector Rodriguez**  
SVP, Global Transaction Security  
Solutions, Visa



**Subra Kumaraswamy**  
Chief Information Security  
Officer, Visa

### What's covered this week:

- Introduction to cybercrime and fraud
- Introduction to cybersecurity
- Exploration of authentication and fraud prevention
- **Live event:** Engage directly with course facilitators and experts in a participant-driven session designed to deepen your understanding of the concepts you've been studying and their impact on your organization. Come ready to share your challenges, participate in detailed discussions and learn from relevant real-life case studies.

### Application

Put your acquired knowledge from the module to the test, engaging in discussions with your class. Reflect upon the potential implications, challenges and opportunities this presents for your own organization.



## Regulation and Public Policy

Explore trends in public policy and regulations that impact digital payments. Learn about the relationships between regulations and the payments ecosystem, the goal of government regulators and the role emerging technologies play in fostering financial inclusion.

### Meet your Week 6 faculty:



**Peter Conti-Brown**

Class of 1965 Associate Professor of Financial Regulation, The Wharton School;  
Associate Professor of Legal Studies & Business Ethics, The Wharton School



**Todd Fox**

VP, Global Government Engagement, Visa



**Mike Nunes**

VP, Global Policy, Visa

### What's covered this week:

- Introduction to regulation and public policy in digital payments
- Financial regulatory bodies and compliance in digital payments

### Application

Conduct final research and start building the presentation you'll deliver to your organization.





## Conclusion and Program Assignment (Optional)

Consolidate what you've learned and apply your findings to your organization.

### Concluding messages:



#### David Musto

Ronald O. Perelman Professor in Finance, The Wharton School;  
Director, Stevens Center for Innovation in Finance



#### Charlotte Hogg

Chief Executive Officer, Europe, Visa

### What's covered this week:

- Program conclusion
- Program assignment conclusion
- Feedback survey

### Application

Deliver a final presentation to your organization. Share key findings with your peers.



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Participation in this program (a) will not result in a degree from, alumni status with, or earned credit at the University of Pennsylvania or the Wharton School (or, to Wharton's knowledge, any other institution); (b) will not be recorded on a University of Pennsylvania or Wharton transcript; and (c) does not guarantee or suggest that a participant will be admitted to the University of Pennsylvania, the Wharton School, or to any other university or institution.