

# 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 six-week certificate program delivered by two world-class organizations, Wharton Online and Visa.

# Introduction Week

## 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 this week:

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

## Application

Select a theme that is applicable to your organization, such as super apps, alternative credit, financial inclusion, open banking, money movement or cryptocurrency.

# Week 1



## Payments Ecosystem

Get an overview of how digital payments have evolved and the key players. Analyze key industry trends including super apps, buy now, pay later (BNPL) and real-time payments. Take a deep dive into tech topics like tokens, open data, cryptocurrencies and blockchain.

### Meet your Week 1 faculty:



#### Mauro Guillén

Dr. Felix Zandman Professor Emeritus of Management, 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



#### Matt Dill

Global Head, Strategic Partnerships and Ventures, Visa

### What's covered this week:

- Payment fundamentals
- The payment players and models
- Around the world: key themes changing the payment landscape

### Application

Begin researching your chosen theme. Share what you've learned with peers in your theme group. Brainstorm how your findings could be applied to a challenge or opportunity within your organization.



## Payments and the Economy

Explore how the economy affects payments and vice versa. Learn about two-sided market economies, the globalization of consumption, the impact of changing demographics and the economic effect of COVID-19.

### Meet your Week 2 faculty:



#### Mauro Guillén

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



#### David Musto

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



#### Wayne Best

SVP, Chief Economist, Visa

### What's covered this week:

- Payments: the cornerstone of the economy
- How the economy impacts payments
- How payments impact the economy

### Application

Build upon the previous week's research and share what you've learned with your theme group. Start applying your findings to your organization.

## Week 3

### 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 3 faculty:



#### Lyle Ungar

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



#### Carolina Barcenas

(Former) SVP, Visa Research, Visa



#### Juan Gorricho

VP, Data Products and Solutions, Visa

#### What's covered this week:

- The fundamentals
- Influence of AI and modeling in fintech
- Handling big data
- Using models in fintech
- Ethical usages of AI technology

### Application

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



## Fraud and Cybersecurity

Explore payments fraud and cybercrime, including trends and broader impacts. Learn about the role of cybersecurity in protecting and securing the payments ecosystem. Discover cybersecurity best practices, including principles for providing systems and data safeguards.

### Meet your Week 4 faculty:



**Michael Jabbara**  
VP, Global Risk, Visa



**Chuck Mortimore**  
(Former) Head of Security and Authentication Products, Visa



**Melissa McSherry**  
(Former) SVP, Global Data, Security and Identity Products, Visa



**Sunil Seshadri**  
(Former) Chief Information Officer, Visa

### What's covered this week:

- Modern fraud and cybercrime
- Cybersecurity
- Authentication and fraud prevention
- The future of cybersecurity

### Application

Conduct additional research and share your findings with your theme group. Continue to build upon your theme's practical application to your 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 5 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



#### Barbara Kotschwar

Executive Director, Visa Economic Empowerment Institute, Visa

### What's covered this week:

- Overview of regulation and public policy
- Trends in regulation and public policy
- **Live online event:** hear from an expert panel and participate in a group activity to discuss how the topics covered by the panel relate to your own research.

### 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.