

David Rich

Expert Witness | Payments, Fintech, Banking, Fraud Prevention & Digital Commerce

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EXPERT WITNESS FOCUS

Former Mastercard Executive Vice President and senior Citigroup banking executive with more than 25 years of experience across payments, banking, card networks, payment processing, digital wallets, merchant acquiring, cross-border payments, fraud prevention, AML, cybersecurity, data analytics, and AI-enabled financial services. Provides expert witness and litigation consulting services in matters involving payment processing, fintech, merchant services, card networks, digital wallets, payment industry practices, payment-related patent litigation, and commercial disputes.

SELECTED EXPERT WITNESS / LITIGATION EXPERIENCE

- Payment-related patent litigation involving digital wallets, mobile payments, tokenization, card networks, and payment industry practices.
- Payment processing, merchant services, card payments, and payment network disputes.
- Fintech commercial disputes, payment service provider issues, and pre-litigation advisory.
- APP fraud, financial crime controls, fraud prevention, and payment risk management.
- Fintech SPAC due diligence, governance, and commercial analysis.
- Experience includes expert reports, rebuttal analysis, opposing expert report review, depositions, court testimony, and court qualification in several matters.

PROFESSIONAL BACKGROUND

- Founder and CEO, Vision Practical LLC, providing strategic consulting, expert witness, and litigation support services.
- Former Mastercard Executive Vice President with global executive responsibility for portfolios involving cyber intelligence, fraud prevention, AML, payment risk, digital currencies, open banking, RTP/ACH, data-driven insights, and value-added services across card and non-card payment networks.
- Former senior Citigroup banking executive with leadership roles across commercial banking, small business banking, retail lending, credit products, sales, product management, marketing, and international banking across the U.S. and EMEA.

SELECTED KEYWORDS

payment processing, card networks, payment networks, credit cards, debit cards, merchant acquiring, merchant services, payment service providers, PSPs, payment facilitators, PayFacs, digital wallets, mobile payments, Apple Pay, Google Pay, tokenization, payment tokens, device tokens, DPAN, FPAN, PAN, virtual cards, card-not-present payments, e-commerce payments, cross-border payments, ACH, wire transfers, real-time payments, RTP, account-to-account payments, open banking, fraud prevention, scams, AML, sanctions screening, cybersecurity, cyber risk, data analytics, artificial intelligence, machine learning, fintech, banking, payment disputes, chargebacks, card disputes, value-added services, payment industry practices, payment-related patent litigation, commercial disputes, expert reports, rebuttal reports, deposition testimony, court testimony

Available for attorney consultation, document review, expert reports, rebuttal analysis, deposition testimony, and court testimony, subject to written engagement and conflict check.

REPRESENTATIVE EXPERTISE

- Payment processing, payment networks, card networks, merchant acquiring, merchant services, PSPs, and payment facilitators.
- Digital wallets, mobile payments, tokenization, device tokens, DPAN, FPAN, PAN, virtual cards, and card-not-present payments.
- ACH, wires, real-time payments, account-to-account payments, open banking, e-commerce payments, and cross-border payments.
- Fraud prevention, scams, AML, sanctions screening, cybersecurity, cyber risk, and risk management.
- Data analytics, artificial intelligence, machine learning, fintech commercialization, product commercialization, and payment industry practices.

CREDENTIALS, CERTIFICATIONS & SPEAKING

- MIT Sloan Executive Education Certificate: Artificial Intelligence and Its Implications for Business Strategy.
- Blockchain / Cryptocurrency Tracing Certified Examiner (CTCE), Mastercard.
- NOLS Wilderness First Responder Certificate and NOLS Outdoor Leadership graduate.
- Expert contributor to the University of Oxford Saïd Business School, Oxford Cyber Security for Business Leaders Programme.
- Guest lecturer at Sacred Heart University in Connecticut on leadership and fintech; guest lecturer at Monash University and RMIT University in Melbourne on e-commerce.
- Named inventor on U.S. Patent Publication No. US-20180124596-A1, "Anonymously Linking Cardholder Information with Cell Phone Subscriber Information."