

Dean E. Sheaffer

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Board and Executive Level Expertise in Operations, Compliance and Strategic Planning

Executive Summary

I serve in many current roles based on my expertise and interests. As an executive consultant to global CEOs and their Executive Leadership Teams; as Founder and CEO of [Team PayTech](#), and as co-founder of [TransferMortgage](#) and as founder of [Payments Roundup](#), I have expert knowledge of Strategic Planning and Execution, Financial Planning and Analysis, Go To Market planning and execution and the administration of Financial Services for major organizations. In addition, I serve as fractional COO / EVP US Operations for [Roam](#) – a global provider of travel services.

I consult with regional, national and global business regarding payments and rewards programs – one example is the [Merchant Advisory Group](#) “MAG” for which I served as a long tenured board member.

I have met regularly with lawmakers, regulators, and staff; and have testified before the US house and senate and many state legislatures on credit and payments related matters.

In my most recent corporate role, I served as SVP Financial Services and Chief Compliance Officer for a US\$ 1.2Bn Department Store. In addition to expert experience in payment acceptance and issuance, I have deep knowledge of P&L modeling and forecasting for credit card portfolios – especially those with sub-prime accounts. Further, I have experience as an advisor to Experian for various topics including credit risk and response modeling. As a MAG board member, I regularly worked with the leadership teams of Visa, Mastercard, American Express and Discover. One topic of focus for this work was modeling to identify fraudulent payment card transactions.

Work Experience

Executive Consultant / Founder and CEO,

Dean Sheaffer, LLC d/b/a Team PayTech - July 2020 to Present

Engagements with Top-Tier, International Consulting Firms. Direct Engagements with Fintechs including Buy Now Pay Later (BNPL) startups; Crypto Currency / Alternative Currency startups; Global Treasury Management Services provider; Canadian direct to account payment service provider. Engagements are with CEOs and/or their leadership teams. Focuses include:

- Corporate Strategy
- Change Management
- Merchant Positioning in the US Payments Ecosystem
- Merchant Payment and Rewards Strategy Development and Execution
- Cryptocurrency / Blockchain Startup
- Regulatory / Legislative Engagements Focused on the US Payment System
- Compliance Gap Analysis and Remediation.
- Project Management with a Focus on Strategic, Complex, Cross-Functional Initiatives.
- Development of Go to Market plans for US Market entry.
- Development of messaging and corporate posture for Working Capital Financing, Real Time Payments, and B2B solutions as an advisor to the CEO and ELT for a global Treasury Management Services provider.

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Co-Founder / CEO

TransferMortgage - 2022 to Present

- Developed patent pending technology to identify and quantify the value of assumable FHA and VA mortgages.
- Administered the technical and business use cases for the TransferMortgage website
- Developed, negotiated and implemented business model for real estate agents and agencies
- Developed and implemented assumption process for residential real estate buyers and sellers

Co-Founder / CEO

MDDT Innovations, LLC d/b/a Payments Roundup - 2024 to Present

- Created infrastructure for Payments- related Newsletter publication
- Authored multiple articles related to payment acceptance by merchants
- Identified distribution channels and negotiated agreements for distribution.
- Identified Sponsors
- Identified Content providers

COO / EVP US Operations

Roam - 2023 to Present

- Repositioned company as Merchant of Record through substantial revisions to Traveler and Travel Provider Agreements.
- Identified and negotiated agreements with two global payment processors
- Provided expert guidance regarding payment cost optimization
- Advised on implementation of global payments routing orchestration

Senior Vice President, Financial Services / Chief Compliance Officer

Boscov's Department Store, LLC / Boscov's, Inc - October 1987 to July 2020

- Joined as Assistant General Credit Manager in 1987. Earned positions of increasing responsibility through continuous successes.
- Administered \$500Mn Private Label Credit Card portfolio driving the Credit Division from a cost center to the most profitable income center for the Company.
- Portfolio administration included development, implementation and administration of credit risk and response models and P&L models and forecasting.
- Developed, implemented and managed a rewards program that drove PLCC transactions to nearly 50% of wallet share.
- Developed Compliance Division including Internal Audit and formalized Corporate Policy and Procedure ranging from local to global compliance matters.
- Led the development of enterprise-wide compliance training platforms, content, and monitoring practices.

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- Led negotiations with HSBC, CapOne and ADS/Comenity Capital Bank for the sale / resale of \$500Mn+ Private Label Credit Card Program. Negotiations were largely based on modeling of the PLCC portfolios profitability.
- Developed mission critical divisions including Care/Call/Contact Center, Rewards, Database Marketing and Compliance.
- Earned internal leadership roles including IT strategic planning, Asset Protection Committee, Business Continuity Planning, Board of Directors Audit Committee, and various ad hoc initiatives.
- Developed dozens of staff who have earned professional successes in internal and external senior management positions.
- Developed key relationships with associations, legislatures, and regulators.

Operations Manager

Pentagon Federal Credit Union (Visa Portfolio) – 1985 to 1987

- Managed small team in all aspects of Visa Portfolio operations
- Assisted in the technical implementation of a Home Equity Line of Credit program

Credit Card Collector

MBNA – 1984 to 1985

- Collected delinquent Credit Card debt.

EDUCATION

Bachelor of Arts in Political Science
University of Delaware - Newark, DE

LINK

<http://linkedin.com/deansheaffer>