

2025

Payments Innovation Forum  
Board

election nominees & voting  
instructions



## 2025 PIF Board election

We are proud to present **11 outstanding candidates** for the 2025 **Payments Innovation Forum** (PIF) Board elections. As there are more candidates than available seats, a member vote will determine the final composition of the incoming PIF Board of Directors. Please review the profiles of the candidates standing in this election before you cast your vote.

- **All PIF member organisations are eligible to vote.** This includes organisations that have nominated a candidate.
- Each member organisation is entitled to **one vote**
- You can vote for **up to 10 candidates**
- Submit your vote by **5:00 PM (BST) on Monday, 14 July 2025**



## 2025 PIF Board election nominees:

1. MARK BERESFORD, Director, **Edgar, Dunn & Company**
2. LORI BREITZKE, Head of US Channel Development & Partners, **B4B Payments**
3. SCOTT DAWSON, CEO, **DECTA**
4. JASON FIELD, Vice President, Account Management, **Mastercard**
5. CHRIS FORD, Senior Director BHN EMEA, BHN (**Blackhawk Network**)
6. HARTWIG GERHARTINGER, SVP Global Regulatory, Enterprise Risk, ESG, **Paysafe**
7. TRIBH A.S. GREWAL, Head of International Product Strategy and Business Development, **Discover Network/Diners Club International** (DN/DCI)
8. KEVIN MCADAM, CEO, Andaria UK/Executive Director, **Andaria Financial Services**
9. DANIEL SALIBA, Founder and Chief Executive Officer, **Lighthouse Compliance UK**
10. JONATHAN ROGER VAUX, Global Head of Propositions & Partnerships, **Thredd**
11. KAI ZHANG, Special Counsel, **K&L Gates LLP**





## Mark Beresford

Director

Edgar, Dunn & Company

Mark Beresford is a Director at Edgar, Dunn & Company (EDC), a strategy consultancy in the payments and fintech industry. He leads the retail and hospitality practice, working closely with clients to optimise their use of payment solutions for strategic and operational success.

With nearly 30 years of experience in the payments sector, Mark has been engaged with PIF since its founding in 2006. His long-standing involvement reflects a deep commitment to PIF and the broader industry. Currently a Board member at EDC, he brings collaborative leadership and a track record of guiding business growth. As a prospective PIF Board member, he aims to share insight on payment trends and industry challenges, drawing on global consulting expertise to support PIF's mission and the evolving needs of its membership.





## Lori Breitzke

Head of US Channel Development & Partners  
B4B Payments

Lori Breitzke is Head of US Channel Development & Partners at B4B Payments, a global provider of card issuing and embedded payment solutions. B4B operates as an E-Money Institution in both the UK and EEA, holds Principal Membership with Mastercard, and serves as a prepaid programme manager in the United States, with a focus on Vertical SaaS. Bringing a wealth of experience in the payments space, Lori has served on the IPA (Innovative Payments Association) Board and chaired multiple committees across leading industry associations, including the ETA (Electronic Transactions Association) and US Payments Forum. Her career has spanned key facets of the sector, covering issuing and acquiring, alongside expertise in sales, technology, product development and operations.

A strong advocate for industry collaboration, Lori views Board participation as essential to driving progress. She has played a pivotal role in the early stages of the NBPCA, now the IPA, and is also the founder of PaaL (Payments as a Lifeline), an initiative aimed at promoting the vital role of payments in modern society. Lori is keen to contribute meaningfully to the PIF Board through active engagement and leadership on key initiatives, underpinned by a longstanding commitment to advancing the payments ecosystem.



## Scott Dawson

CEO

DECTA

With over 20 years of experience in the payments industry, Scott Dawson brings not only deep technical and commercial expertise, but also a genuine passion for driving positive change. As CEO of DECTA UK, he works closely with fintechs, banks, and merchants, giving him a well-rounded perspective on the needs and challenges across the ecosystem. Scott envisions contributing to PIF by championing innovation, improving industry standards, and ensuring member voices - particularly from growing fintechs and mid-sized providers - are effectively represented.

Scott values PIF as a trusted voice for the industry and would be honoured to play a part in strengthening its influence, fostering collaboration, and shaping future policy in a way that benefits both businesses and consumers.



## Jason Field

Vice President, Account Management,  
Mastercard

Jason is a seasoned expert in the payments industry, currently leading the Fintech Account team at Mastercard, a global technology company and payment scheme. With over 20 years of experience spanning issuing and product development, he has a deep understanding of the evolving payments landscape and the challenges and opportunities it presents. His role keeps him at the heart of payments innovation, engaging with fintechs and industry leaders, many of whom are already PIF members or prospective members. His connections across the sector provide valuable insights into emerging trends and strategic priorities. Mastercard is a proud lead Benefactor of PIF, and a position on the PIF Board complements several of Mastercard's corporate objectives.

As a PIF Board member, Jason is committed to fostering thought leadership, bringing impactful industry insights and stories to PIF members, and ensuring diverse representation at leadership level to reflect the breadth of the payments ecosystem. Having served on the PIF Board for several years, Jason brings a wealth of governance and strategic acumen to the role. His continued presence on the Board will help drive PIF's mission forward, ensuring it remains a strong advocate for payments innovation.





## Chris Ford

Senior Director, BHN EMEA  
BHN (Blackhawk Network)

Chris Ford leads business development for BHN in the UK, a company specialising in the utilisation of branded payments to drive innovation and value across sectors. With over 17 years' experience in delivering some of the country's most cutting-edge branded payment solutions, he brings deep industry knowledge and practical expertise to the table.

As a long-standing advocate for innovation in payment systems, Chris is seeking to join the PIF Board to help champion innovation in payments. His unique perspective as a representative of a non-traditional payments provider brings diversity of thought and fresh insight to the work of the Board. Chris has held leadership positions across both public and private sectors, including roles as Chairman, COO, and Non-Executive Director, demonstrating a strong track record in strategic governance and advisory capacity. His vision for impact on the PIF Board is to ensure emerging and alternative payment solutions are heard, explored, and integrated in ways that improve outcomes for all stakeholders.





## Hartwig Gerhartinger

SVP Global Regulatory, Enterprise Risk, ESG  
Paysafe

Hartwig Gerhartinger is Senior Vice President, Global Head of Regulatory, Enterprise Risk, and ESG at Paysafe, leading global second-line functions and shaping strategy across regulatory affairs, risk, and ESG. With extensive international experience across the UK, EU, North America, and beyond, Hartwig has played a key role in digital payments innovation, actively engaging with regulators and policymakers to foster responsible, future-forward regulation.

As Vice Chair of the European Payment Institutions Federation and a long-standing board member of the Payments Innovation Forum, Hartwig offers a proven track record in shaping industry policy, championing collaboration, and bridging the gap between innovation and trust. His passion lies in guiding regulatory evolution that supports competition while maintaining strong governance, and he brings a collaborative, globally informed voice to the boardroom.



## **Tribh A. S. Grewal**

Head of International Product Strategy and  
Business Development

Discover Network / Diners Club International  
(DN / DCI)

Tribh Grewal serves as Head of International Product Strategy and Business Development at DN/DCI, a global payment network and card scheme. In this role, he leads global product strategy - connecting market needs with product delivery - and established the organisation's fintech partnerships function, fostering innovation and growth across the network. Bringing over 25 years of senior leadership experience in the payments industry, Tribh has held strategic roles at card schemes, solution providers, and a European payments company, spanning innovation, regulatory compliance, business development, and marketing. A passionate advocate for progress in payments, he aims to help PIF navigate emerging challenges, shape policy, and champion innovation.

With four years of active engagement with PIF since Discover became a member in 2021, Tribh is well-acquainted with the organisation's mission and ready to contribute to its future direction. As a board member, he would leverage his industry network to support collaborative growth, and apply thought leadership on issues such as financial inclusion, security, and ESG. His background in both governance and regulatory matters is underscored by experience on company boards in the UK, Estonia, and UAE, and through current service on the Industry Advisory Council at Pay.UK.



## Kevin McAdam

CEO, Andaria UK/Executive Director  
Andaria Financial Services UK

Kevin McAdam is CEO of Andaria UK and Executive Director on the UK Board, leading the organisation's embedded finance solutions across multiple verticals. With over 25 years of experience in the payments industry across the UK, Europe, and North America, he has worked in issuance, processing, card manufacturing, and programme management, successfully launching multiple BIN implementation projects and securing an EMI licence in the UK.

Having previously served on the PIF Board from 2018 to 2020, Kevin is keen to rejoin at this pivotal moment in the industry. His expertise spans private and public sectors, and his leadership in trade missions and cross-border payments reflects his commitment to innovation and collaboration. Through thought leadership and industry insight, he aims to bring practical experience, foster diverse representation, and lead impactful initiatives that support PIF members as they navigate geopolitical and regulatory changes. In addition to his tenure on the PIF Board, Kevin has served on the allpay Board (2015–2018) and is currently a Board member at Andaria UK, with plans to join the Andaria EU Board.



## Daniel Saliba

Founder & Chief Executive Officer  
Lighthouse Compliance UK

Daniel Saliba is the Founder and CEO of Lighthouse Compliance UK, a regulatory consultancy dedicated to supporting payments and fintech firms. With deep expertise in UK and European regulation, he has led the delivery of large-scale compliance programmes, including securing EMI licences in both the UK and EU, and MSB licences in North America.

Daniel currently chairs PIF's Anti-Fraud Working Group, where he plays a key role in shaping industry responses to financial crime. In addition, he is the founder of ENGAGE, an independent DEI initiative, and serves as a goodwill ambassador for the European Women's Payments Network, reflecting his commitment to inclusion across the sector. As a former Board member at Optimus Cards, Ixaris (part of Nium), and Nvayo, he brings valuable experience in governance, strategic leadership, and operational delivery. Daniel's focus is on helping PIF strengthen its role as a champion for responsible innovation, regulatory clarity, and member engagement.



## Jonathan Vaux

Head of Propositions & Partnerships

Thredd

Jonathan Vaux is Head of Propositions and Partnerships at Thredd. With over 30 years of experience in the cards space, including senior roles at American Express and Visa, he brings unmatched insight into payment innovation. As the former Head of Innovation at Visa, Jonathan is passionate about understanding and responding to the evolving needs of the market. His motivation for joining the PIF Board is rooted in a desire to help shape the payments landscape by staying ahead of emerging trends and ensuring the industry's response is both strategic and inclusive.

A seasoned voice in the sector, Jonathan offers broad and unique expertise, combining in-depth knowledge of card ecosystems with a sharp understanding of client needs. His previous board and advisory experience includes sitting on the Visa UK Board and leading numerous product councils to advance key payment initiatives.





## Kai Zhang

Special Counsel

K&L Gates LLP

Kai Zhang is a regulatory specialist at K&L Gates, a global law firm, where he advises on payment services, e-money regulation, and investment funds regulation. With over a decade of experience in the payments and fintech sector, he has guided firms through authorisation processes and complex regulatory compliance challenges. His expertise aligns closely with PIF's focus on industry engagement with regulators, ensuring that members' perspectives are well represented in regulatory discussions.

As a PIF Board member, Kai aims to contribute meaningfully to these efforts, helping shape regulatory developments that impact the payments ecosystem. K&L Gates has been a longstanding member of PIF, and Kai is eager to deepen his involvement by playing an active role in supporting PIF and its members. He looks forward to sharing insights from his regulatory experience to strengthen PIF's advocacy and leadership within the industry.



# Cast Your Vote

Submit your vote by **5:00 PM (BST)** on **Monday, 14 July 2025**



# Payments Innovation Forum Ltd

Payments Innovation Forum Ltd is company registered  
in England and Wales with Company Number: 0595515  
Registered Office: 86-90 Paul Street, London, EC2A 4NE

[www.paymentsinnovationforum.org](http://www.paymentsinnovationforum.org)

