

PERSONAL INFORMATION

Surname/First name
Telephone
e-mail
Nationality
Date of birth
Gender

GARAVAGLIA ROBERTO
Office: +39 (02) 39198404; Mobile: +39 347 2482639
rgaravaglia@closetopay.com
Italian
16.03.1967
Male



WORK EXPERIENCE

- Dates
- Occupation/Position held
- Specialities
- Main activities and responsibilities

June 2003 onwards
Management Consultant & Innovative Payments Strategy Advisor
Strategic Marketing; Business Development; Business Analysis; Management consultancy
STRATEGIC CONSULTANCY

Successful track record in Electronic Payment Systems business, for more than two decades he's committed on the conception of new business models and innovative products/services. Thanks to his own long-term vision, he's able to achieve excellent goals with wide margins ahead of the market and by anticipating competition.

- ⇒ Experienced in market analysis and great expert in European regulatory for SEPA (PSD1, PSD2, e-Money Directive, etc.), since 2003, he works as a free-lance Senior Management Consultant and Innovative Payments Strategy Advisor, by dealing with a strategic consultancy offering for players who want to compete in the Retail Payment Services and Mobile Payment market as Payment Institutions, EMIs, Issuers/Acquirers or processors. He advises several companies in Italy, by helping them to assess the right business model for Innovative Payment propositions (e/m-Payment) or new services/products;
- ⇒ Since 2008 he's Senior Advisor Politecnico di Milano at "Mobile Payment & Commerce" Observatory on the strategic evaluation (business opportunities vs constraints) of the regulatory impact on the Italian m-Payment market;
- ⇒ Since 2016 he's Senior Advisor Politecnico di Milano at "Fintech & Insurtech" Observatory on the strategic evaluation of Digital Finance initiatives;
- ⇒ Since 2017 he's Senior Advisor of Politecnico di Milano at "Blockchain & DL" Observatory on the strategic evaluation of the Blockchain projects and of the regulatory impact;
- ⇒ From 2009 till 2016, as a member of AITI (the Italian EACT – European Association of Corporate Treasurers) in the Payment Commission, he was responsible for Innovative Payments (Card Payments, e/m-Payments);
- ⇒ From 2011 till 2016, he was also associate member of EPC (European Payments Council) – CSG (Cards Stakeholder Group).

e/m-PAYMENTS and BLOCKCHAIN EVANGELIST

- ⇒ Occasional lecturer at Politecnico Milano (Innovative Payments, blockchain courses),
- ⇒ University of Salerno (e/m-Payment master);
- ⇒ Scientific writer for School of Management - Politecnico Milano (Digital Innovation Observatories);
- ⇒ Influential Italian opinion leader on e/m-Payment business and blockchain topics;
- ⇒ Author of "Tutto su Blockchain", published by Hoepli in April 2018;
- ⇒ Columnist for Italian magazines focused on new digital payment and blockchain;
- ⇒ Editorial responsible of PagamentiDigital.it;
- ⇒ Chairman and/or Keynote Speaker in many events like seminar, workshop, master course, organized in collaboration with the main sector companies;
- ⇒ In March 2008, Roberto Garavaglia conceived and launched CloseToPay (www.closetopay.com) the first Italian blog committed on the e/m-Payments knowledge transfer, pursuing the goal to bridge the gap between user and providers of Electronic Payment Systems /Services.

- Main achievements
 - ✓ Feasibility study / strategic analysis for new propositions in the Mobile Payment Market (remote/proximity, "not-payment" proposals); assessment of the right business model in several Italian companies dealing with a Mobile Wallet proposal;
 - ✓ Feasibility study / strategic analysis for non-banking new entrants (Telco, FMCG/ FMCE, Petrol), interested in acquiring licenses of Payment Institution or Electronic Money Institution (enabled by the Payment Services Directive 2007/64/EC and the new EU directive on electronic money – 2009/110/EC);
 - ✓ Excellent relationship with Bank of Italy (Market and Payment system supervision division), interlocutory on PSD1, PSD2 and EMD2 regulations transposition on Italians law and Bill.
 - ✓ In the past:
 - Analysis and business planning for a business partnership with one of the most important European players in Card Processing (Issuing/Acquiring) based in Germany;
 - Analysis and business planning for Cross-Border Acquiring projects fit into Italian market, with three European players (two of these are Card Processor based in Germany, and the third is one of the most important worldwide Bank based in U.K..
- Dates
 - October 2000 – June 2003
- Name of employer
 - SMARTEL S.p.A.
- Type of business sector
 - POS Terminal/Card supplier & Service provider.
- Occupation/Position held
 - Business Solutions Manager (middle management position).
- Main activities and responsibilities
 - ✓ Team management (up to 10 units).
 - ✓ Business Solutions analysis and development for customer-oriented project; business planning, business/revenues modelling for innovative services.
- Main achievements:
 - Technical managing directions of Cross-Border Acquiring project "Citibank Card Acceptance in Italy", the first approach to the Merchant Acquiring Italian market by a foreigner Acquirer.
- Dates
 - June 1995 – October 2000
- Name of employer
 - IPM Informatica Progetti Milano S.r.l.
- Type of business sector
 - Software house applying the Italian Electronic Payment Systems market with Card Processing products (Issuing and Acquiring too).
- Occupation/Position held
 - Marketing Manager (1 year) / Technical Manager (4 years)
- Main activities and responsibilities
 - Team management (up to 6 units).
- Main achievements:
 - Creation (design, project and business development) of the first Italian payment gateway for Credit Card Acceptance in Internet e-commerce transaction (B2C scenario), and m-Commerce as well.
 - Creation (design, project and business development) of one system that integrate the Payment Processing with Credit/Debit Card in a legacy ICT scenario, belonging to the Vodafone dealer network deployed in Italy.
 - Italian Loyalty Card Project management for some of the most important Petrol player (Api, Tamoil, Shell).
- Dates
 - February 1993 – June 1995
- Name of employer
 - SECETI S.p.A.
- Type of business sector
 - Technical Banking and inter-Banking Services.
- Occupation/Position held
 - Junior Consultant
- Main activities and responsibilities
 - Technical consultancy for innovative projects fit into Electronic Payment Area .
- Dates
 - April 1989 – January 1993
- Name of employer
 - PHILIPS S.p.A.
- Type of business sector
 - Communications Systems.
- Occupation/Position held
 - Marketing and Pre-Sales Support.
- Main activities and responsibilities
 - Solutions manager for WAN/LAN projects.



- Dates October 1986 – April 1989
- Name of employer DATAMONT S.p.A. (Montedison Group)
- Type of business sector Data Communications Systems
- Occupation/Position held Project Engineer
- Main activities and responsibilities Software analysis and developing of Data Communication Systems (like router X.25, TCP/IP).

EDUCATION AND TRAINING

- Dates March 2001 – November 2001
- Name of training course/ name of teacher Top Management Training Course / Dr. Brussolo.
- Principal subject/occupational skills covered Top Managerial Education
- Name of organisation providing training course Internal training course (Smartel SpA)
- Dates 1987 - 1988
- Name of training course / name of organisation providing training course English training course (two years) / Wall Street Institute.
- Principal subject/occupational skills covered English speaking/writing improvements.
- Dates 1981 - 1986
- Name and type of organisation providing education Istituto Tecnico Industriale A. Beltrami - MILANO
- Principal subject/occupational skills covered Technical education (Electronic, Computer science)
- Title of qualification awarded High School Diploma
Perito Elettronico Industriale
- Final mark 50/60

PERSONAL SKILLS AND COMPETENCE

MOTHER TONGUE

ITALIAN

OTHER LANGUAGES

Self-assessment
European level (CEF level)

ENGLISH

FRENCH

Understanding	Speaking	Writing
C1 Proficient User	C1 Proficient User	C1 Proficient User
B2 Independent User	B2 Independent User	B1 Independent User

SOCIAL SKILLS AND COMPETENCE

- ✓ Team Building and Human Resource Management: capabilities, leadership, opinion leadership, decision maker, team player, analytical think, self-starter.



ORGANISATIONAL SKILLS AND
COMPETENCES

- ✓ Marketing:
 - Strategic marketing;
 - Market analysis;
 - Business planning;
 - Design/deployment innovative business models for the best commercial /organisation development of the clients, following up the master plan.
- ✓ Project Management Activities:
 - Track status / progress against plan, track costs, coordinate and prioritise activities within the work stream;
 - Communicate with internal stakeholders, coordinate meeting structures for projects, provide timely minutes and follow up action plans;
 - Project Analysis / Design (impact assessment), functional designs.

TECHNICAL SKILLS AND
COMPETENCES

- ✓ Competences in Innovative Payments scenario:
 - Mobile Wallet / Mobile POS
 - Digital Wallet
 - Mobile Remote Payment;
 - Mobile Proximity Payment;
 - Access-to-Account payment services;
 - Instant Payments;
 - P2P Payment;
 - HCE – Host Card Emulation;
- ✓ Competences in DLT, blockchain, IoV (Internet-of-Value) and cryptocurrencies;
- ✓ Competence in blockchain governance;
- ✓ Competence in Digital Identity
 - eIDAS Regulation;
 - SPID;
 - DID Decentralized Identity;
- ✓ Competences in e-Commerce, m-Commerce, Social Commerce, XS2A based Payment; Services (Payment Initiation / Account Information / Funds checking);
- ✓ Competences in Electronic Payment Systems scenario:
 - Financial Chain of Credit/Debit Card Payments;
 - Clearing e Settlement process;
 - Domestic Acquiring and Cross-border Acquiring;
 - Issuing and Card Management;
 - e-Money Directive, PSD1;
 - PSD2 / Interchange Fee Regulation;
 - AMLD4, AMLD5
 - SCT (SEPA Credit Transfer), SCT^{Inst}, SDD (SEPA Direct Debit);
 - Bank of Italy regulatory;
 - International standard for EFT;
 - EMV specifications;
 - Knowledge of international protocols for card payment transactions such as ISO8583, GICC, APACS;
 - Alternative Payment Systems;
- ✓ Competences in big Loyalty Card Projects for retailers and petrol: loyalty scheme broadening;
- ✓ Competences with Microsoft Office programmes.
- ✓ Actor in Drama Society during 1989 – 1995 (Roberto Cajafa's Drama Society).
- ✓ Several creative capabilities: dramatist (Garavaglia is author and performer of various pieces act in theatre during 1989 – 1992), poet, painter (oil technique) and draughtsman.
- ✓ Enigmatographer (inventor of many puzzles/riddles published on specific magazines).

ARTISTIC SKILLS AND
COMPETENCES

