

NEWS FLASH

Embry Named to GSQ's 2009 Who's Who List of the Industry

*Editor's Note: Earlier this month **GSQ (Greensheet Quarterly)** released its list of the top 20 movers and shakers in the industry, and Donna was noted for her extensive experience and contributions to the Payments Industry. Below is the profile of Donna as it ran in GSQ.*

DONNA EMBRY

Donna Embry has spent her entire professional life in the payments arena. She got her first job, working in a bank check shop, while attending college in the mid-1960s.

Once she was awarded a diploma, Embry approached a manager at the bank about full-time employment. "I was naïve," she said. "I thought I could walk right into a job in international banking." Instead, she was asked to take a test that would help define her talents. The verdict was clear: Embry was good at pattern recognition and working with numbers. So she took a job in Systems and Programming and never looked back. "I was fortunate that when I was growing up in this business it didn't have any boundaries," Embry said.

Her career has included stints as Chief Operations Officer for CFC Financial Services Inc. (acquired by PNC Financial Services Group Inc.); Senior Vice President for Electronic Banking at PNC; Executive Vice President of Product and Marketing at Vital Processing Services (now TSYS Acquiring Solutions); and COO at TenderCard.

Today Embry is Senior Vice President at Payment

Alliance International, a Louisville-based Super ISO, where she oversees strategic product development.

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Embry has been active in the Electronic Transactions Association and in helping to educate ISOs and MLSs. She is credited with developing the first ETA University curriculum, as well as with authoring the association's first book: The Encyclopedia of Terminology for the Acquiring Industry.

She has also been active in several other industry groups, including various MasterCard, Visa Inc. and U.S. Federal Reserve advisory panels. In addition, she was on the board of Kentucky-based Quest ATM Network. With 40-plus years on the job, Embry has witnessed a lot of change, the most significant being "the abandonment of this industry" by banks, she noted. This, of course, spawned the acquiring business. "ISOs have grown and become a very necessary part of this business," she said.

Embry believes that to succeed in the long run, ISOs and their partners need to evolve away from just selling bank card processing. It's a strategy PAI has been using: being a one-stop payment services provider with such offerings as ATM, credit, gift and debit card, check, and automated clearing house (ACH) solutions. "That's what merchants are demanding, a payments partner," Embry said. "It may be a little more challenging for the sales force, but the results are well worth the effort."