

## **Fred P. Phillips IV '90**

*Chief Executive Officer, Innovative Card Systems*

Fred P. Phillips IV '90 was born and raised in Houston, Texas, and obtained degrees from Cornell, Oxford, and Yale Universities. After being graduated from Yale Law School, he clerked for the Chief Judge of the U.S. Court of Appeals for the Ninth Circuit (Alfred Goodwin); worked in the Honors Program of the U.S. Department of Justice (Civil Appellate); and received a Fulbright Scholarship to the Philippines.

After his time in government, Mr. Phillips joined the private sector, first as a lawyer in a large international law firm and then working for global financial institutions. He was based in Amsterdam and directed ABN AMRO Bank's private equity investments in technology companies, and he then was based in London and directed The Carlyle Group's international investments in fintech companies. Afterwards, Mr. Phillips co-developed a fintech company from formation to a sale to a global bank. He has served on the boards of over a dozen companies, including those that now have multi-billion-dollar market caps.

Mr. Phillips has taught courses and seminars at Yale, London Business School, and Stanford, and he is on the Executive Committee for Yale Law School.

Mr. Phillips is the founder and CEO of Innovative Card Systems, a financial technology company that has developed technology to link debit cards to both cash and securities, thereby transforming securities into digital currencies to pay for card transactions.