



Patricia L. Raufer is an Innovation Strategy Executive and Educator who has led transformation initiatives in payments, digital media, and travel industries. Her background includes marketing, product, and technical positions at Citigroup, Rosenbluth International, Interactive Solutions, Prodigy Services Company, Catalog Media, and TWA. She combines her expertise in business, technology, and design to conceptualize, develop and launch products and services that have led to game-changing innovations in consumer networks.

In recent work in her consulting practice, Patricia defined flows outlining ecosystem and stakeholder participants in business transformation initiative establishing the Future State Operating Model as Subject Matter Expert for Tech Par Group. Patricia created a commercialization model to facilitate speed to market for a payment solutions provider focused on small to medium sized businesses as Subject Matter Expert for Protiviti. Patricia provided client stakeholder perspective for payments network creating a digital platform targeting Affluent Millennials as Subject Matter Expert for a Deloitte engagement. Patricia recommended and implemented e-commerce solutions to establish the Minimum Viable Product for a subscription model for an AARP start-up.

Patricia's prior work includes roles at Citi including Citi SVP / Director - Product Development & Design. Patricia launched the award-winning Citi Premier Pass / Citi Thank You Cards combining two consumer platforms - payments and airline systems. She launched EMV chip cards and developed the Citi 2G Card prototype for Pay with Points rewards redemption at point-of-sale. Patricia played a leading role in developing the digital channels for the Citi AAdvantage Cards. She also implemented innovation processes including iterative development for select initiatives and created solutions that provided significant impact to the Citi Cards business. Patricia's prior experience in business transformation includes being part of the launch of online services while at Prodigy. Patricia was also a member of the team that validated the viability of consumer-initiated travel transactions for Sabre's Travelocity pilot.

As an Adjunct Professor at Jefferson University Kanbar College of Design, Engineering & Commerce and College of Architecture and the Built Environment, Patricia works with undergraduates in the "Systems Thinking & Sustainability" course (Fall 2022) focusing on systems dynamics and stakeholder perspectives to establish models addressing climate change and sustainability, providing solutions in the circular economy. The "Ethnographic Research Methods" course (Spring 2023 / Fall 2022) provides tools, techniques and best practices in qualitative and quantitative methods enabling students to investigate and analyze a contemporary social issue, consider community impact and ethical issues, and discuss findings in research project reports and presentations. Patricia taught "Finding and Shaping Opportunity" (Fall 2021) focused on entrepreneurial studies and commercial viability and "Innovation Essentials" (Spring 2021 / Fall 2020) focused on design, prototypes, and business models. Patricia also conducts seminars on business model canvas as faculty for Power Up Your Business supporting neighborhood entrepreneurs in a program led by the Community College of Philadelphia and funded by the City of Philadelphia.

Based on her recognition of the importance of design as a competitive differentiator, Patricia completed her Certificate of Design at Parsons School of Design | The New School, New York, NY in 2008. With her belief that the digital marketplace would have significant impact on the way we work and consequently for business markets, Patricia completed her MBA in Organizational Effectiveness at the University of Southern California, Los Angeles in 1993. Patricia also holds a Bachelor of Arts in Economics from Rutgers University.

Patricia attended the UN Intergenerational Dialogues on Sustainable Development Goals (August 2017) focused on intergenerational innovation. She is a member of the Activist Network for the Hunger Project, a philanthropy aimed at addressing the UN Sustainable Development goal to end world hunger. She also serves on the Brands & Trends Special Interest Group of the Executive Forum, a professional organization of C-suite executives from a broad range of companies, industries, and functional disciplines.

Patricia has traveled extensively throughout Europe, South America, Asia, Africa, Russia, and the Middle East. Patricia resides in Weehawken, New Jersey and vies for the title of "Favorite Aunt" to 28 nieces and nephews.

