



**Rachel Morowitz**  
**VP, Alternative Forms of Payment**

As Vice President of Alternative Forms of Payment (AFP), Rachel Morowitz is responsible for executing UATP's global AFP sales strategy. Ms. Morowitz leads a global team of sales professionals to assist UATP merchants with their payments needs in the markets they serve.

Prior to this position, Ms. Morowitz worked for Capital One as the Director of Consumer Bank Partnerships, where she was responsible for developing the strategy and offering around alternate acquisition channels via partners and affiliates. She also previously worked in the airline industry at US Airways, where she managed financial analysis projects to improve the company's financial performance.

She has 20+ years of consulting, finance, and payments experience and holds a degree in Mathematics from the University of Virginia, as well as an MBA from Duke University.