

**Lisa Nichols:** I'm thrilled to have Dana Lorberg on the show today, Dana is an Executive Vice President at MasterCard International. Dana, I am delighted that you're here with me today, and I cannot wait for our listeners to get to know you a little bit. You and I met fairly recently on an old panel and we had so much fun, we sat next to each other and we said, we need to get together more. I'm so glad that you're here. So, talk to us a little bit about your growing up if you don't mind.

**Nichols:** I bet you had some good dinner time conversation, didn't you Dana?

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I really think that's one thing that I say a lot to a lot of people, particularly girls, that I like to speak with about STEM and staying in STEM, being a lifelong learner is a really important thing. And my mother was that... And I think I came by that naturally, and she wanted to be more so she applied for this new-fangled thing called nurse practitioner. There was thousands people that applied for this program to be in this program, in the St. Louis area, and there was a very small number of people selected something like 10 people were selected and my mother was one of them, and she went back to a lot of school to earn the degree of a nurse practitioner at the time, and became one, and it was an amazing thing, and she did a lot of important and critical things as that profession was really being a pioneered.

**Nichols:** Because you said she was one of the first. That's just wow. And so, you're a voracious learner. And I'm sure that you just saw that model for you as you were growing up, and she was the result.

**Lorberg:** I did. Yeah, and I can still hear for today, saying "You can do anything, you can do anything you put your mind to."

**Nichols:** So what a great role model, yeah. So then you went on you got into STEM kind of on STEM wasn't even really that cool. Especially for women, wasn't a thing. But at the time that you did that, it really wasn't a thing. So talk to us about that. I'm sure your dad had some influence on you in terms of going that route but talk to us about that journey.

**Lorberg:** Well, I feel like I was a left-brained person to begin with, by nature, so I oriented myself to math and science kinds of things anyway, as I was in school growing up. But one day, I like to say they wheeled in a computer into my high school and that was before computers, were very prevalent on the nature of them having to wheel it in. So I saw that and I wondered to myself, I was that for... What do you do with that? And became interested in what it was and what you did with it and... And I learned why do you can solve problems with that, with a computer and apply yourself to really change the world. And I knew in an instant, the technology field was something that I wanted to be in and I feel very fortunately, so I feel really fortunate because I got exposed whenever I was younger, I was in high school, but I got exposure to something that we now call STEM and it was something that was attractive to me so I followed that interest and went to college and got a degree in data processing and quantitative analysis, which sort of computer science and math, and then I just went into the work force and became a girl geek.

**Nichols:** You say that's one of the secrets of your success is just being a girl geek.

**Lorberg:** I'm a girl geek and proud of it,

**Nichols:** Good, well I'm proud that you're there too. As I think about that, the exposure. That's the word that just stuck out in my mind. And just think about it. If you had not had that exposure, you may not have chosen that path. And so I think about that now and I think about how we talk about this, how we need more girls and so we need more people in STEM. You're in IT, we're in IT. We're always talking about building that muscle in the organization, building that talent pipeline but that's why we talk about we've got to expose these kids at an earlier age, because how would they know if they don't have that exposure? So you're so right, you're so blessed that you did have that exposure because that may not have been the path that you have chosen. Did you, at that time, did you have teachers and that knew how to code and were they teaching you guys that and how to solve the problems?

**Lorberg:** No.

**Nichols:** I was going to say, I would have been very shocked.

**Lorberg:** Not at all. And in fact, it was a striking moment, for me, as they wheeled in that computer because it wasn't like it was a classroom, it wasn't like they were teaching us it was almost as if it was on exhibit. Here's this, this is coming. It's called a computer you do things with it. So my exposure was actually quite light really to me, to be honest with you, that I had a vision probably for... You can do great things with that, and I want to pursue that because I want to do great things because I want to learn new things because I want to solve problems, because I like math and I like science, and it seems like a match for me, but there is really a crisis on the planet because one, in not too far off distant future, there's going to be more tech jobs than there are kids graduating with degrees that make them qualified for these kinds of roles, on the entire planet and not just tech really, but STEM engineering or lots of scientific things.

Lots of different careers, but at MasterCard were quite interested in the tech field and having more of them. And that's really, we've got a gap, we have a huge gap in for kids at large for what's going to happen to us. Women, there's a severe gap. So we know one in 20 girls stay in STEM, compared to one in five, but it's still far too few of any gender really, but the girls are dropping out at about middle school age, between the age of 8 and 12, 8 and 14.

**Nichols:** Well, I want to talk about that, but before we go into that, I want you to talk about... because we didn't say that you went to MasterCard, so you went to MasterCard and you've been there for now... you're not that old, but you've been here for 30-something years, right?

**Lorberg:** Yeah, this is my 32nd year at MasterCard.

**Nichols:** So, talk about your journey there. It has been a fabulous career journey for you. And a career ascent hasn't it?

**Lorberg:** Oh, it really has. MasterCard was just really from a tech perspective. Just starting the tech journey at MasterCard. When I first started. So, I'm very privileged to have been able to see the whole ride of MasterCard's build out here to four on the technology front. So I came into MasterCard, just as a young child and I was an engineer, I was a programmer, so I came in as a coder worked on many, many things that MasterCard was creating. The first and original asset that we created was what we call our switch our network, our worldwide network that really enables commerce.

When you go and use your MasterCard products, whether it's credit, debit. Prepaid card, Apple pay, phone, whatever it is, it rides those rails those rails have become the global network that enables a commerce in that incredible speed and with that incredible flawless delivery. Well, it was just beginning. Whenever I joined. As were other ideas and other technology innovations and things. So I really had a great privilege to be able to work on all those different things, and now I took quite a turn in all kinds of different jobs, while I've been there. I didn't stay exclusively in the technology and programming role, I moved around to all kinds of different jobs, and finance person. I was the architect, I was a consultant, I was a strategy person whatever it was, and I got more and more exposure to all different kinds of things being that learner an inquisitive kind of person that I am. But now then I came back to the technology world, and I have been there for quite some time, now, and I run that network.

**Nichols:** You started there and it's kind of a full circle. That's amazing, so well, there's a lot packed into what you just told me. One thing that just immediately jumped out to me, did you raise your hand Dana, for all of the different positions you've had at MasterCard. Or did somebody see something in you can call it out and say, "Hey we've got this position over here". How did that happen? So that's the first thing that comes out.

**Lorberg:** Well, I'd like to tell you that I charted my career up very carefully, and I plotted it all out and it unfolded exactly as I planned, but that isn't true. I never really asked for any of the roles that I had. I never raised my hand and said I want to go do that. I was always tapped on the shoulder and said Hey, how about you come over and do this role for a while? That was interesting to me, I have to say, because for the first 10 years, I stayed in my discipline. My craft. I like to say I was learning my trade and perfecting my trade in my first 10 years at Mastercard being a programmer and moving up and moving around and learning different assets and I really am thankful for that first 10 years.

I have to say, because it gave me that experience and that foundation to really work from and then all of a sudden things changed because people said, hey how about you go to New York or make a move and go do this role". Honestly, they were all rhetorical questions. And so as you're going to go do this and it struck me, I had to pause and I often would tell them now, you know, I'm a programmer, right? So you want me to go run this product area? But you know, I'm a coder this is my discipline, this is what I do, and I always identified myself as that. And what I soon discovered actually was people saw something in me an ability in me that maybe even I didn't see in myself, because I kept doubting it. I kept saying Well, wait a minute, I'm not... That's not what I do, that's not where I came from, that's not what I learned to apply to the work force, but I rapidly decided Lisa, if they saw that in me, I can do it.

**Nichols:** Absolutely. Sometimes you have to trust the person that's calling that out because they're not going to say that if they didn't believe that you could do it. You stepped into it. And so, that is great advice for people out there in the workforce. Don't question just go do it. Because the other thing that I think about is, it's not necessarily what you know today, it's that they saw that you would be able to learn, it's what you're able to learn. So you were able to do that.

**AD:**

**Nichols:** Dana, So you've been there for 32 years at MasterCard. Talk to me about, in that time, what has surprised you the most?

**Lorberg:** Well, as I said, I did my first 10 years, mastering my trade and then I got to asked rhetorically to go do something else, and that was quite a shock to me, but I did it and somebody else had confidence in me, so I said I can do it and I did it. And then the next 10 years after that were quite the journey because then it came very fast. Then, how about this?

How bout this? Go do this? We'll go do that, but I'll go do the other thing. And what surprised me was following my curiosity and learning all these new disciplines got easier and easier and easier, and then I found and discovered, well, that became a value proposition for the company that I had a much more well-rounded background, I saw problems from all different kinds of angles, and I had a bigger network and could pull in more diverse points of view, etcetera, etcetera, and it helped me as well, in terms of my own growth and things. So now what I do is I like to bring that back to the next generation and to bring in some words of wisdom and count so long pieces of advice to say, these are the things that make for a successful career. Do these things. So, I was kind of the price at all. I could be so many different flavors of people.

**Nichols:** Well, that's a perfect segue into what you're doing today and what you're really passionate about. And MasterCard is behind this. And in fact, recently, for our listening audience, Dana was on the front pad to the Business Journal, about this very thing. And so, you guys launched the girls for tech about five years ago. So talk to us about that program, talk to us about that passion area.

**Lorberg:** Yes, we did. And you know, MasterCard is not just a US credit card company. We are a global technology company that happens to be in the payment space, so we clearly identify ourselves as a technology company, which is awesome when you're an engineer, like myself. It's a good day for an engineer. Samir, company says we are a tech company. Being in those roots and knowing the crisis on the planet of not enough kids graduating with the skills to meet the jobs that will be out there. MasterCard wanted to make a difference and we wanted to figure out a way that we could expose technology to girls who are not opting in to STEM and who are not carrying that then forward to engineering degrees and working in a STEM field. There's a real problem there.

We saw the problem one in 20 girls at the middle school age or dropping out of STEM compared to one in five boys. And the bigger problem of an insufficient work force in our future, so we created this program, it's unique to MasterCard, we call the girls for tech, it's been in existence five years as you mentioned, and we have exposed technology to girls of the middle school age to 407,000, girls in that five years, which is an amazing feat. A lot of hard work went into by a lot of MasterCard, folks that are very inspiring. We're going to carry that forward and we're going to now we're challenging ourselves with exposing technology to 1 million girls by the year 2020.

**Nichols:** I think you can do it, we can think you can do it. We can probably blow that number out of the water. Dana. So talk to us about the day-to-day on that. What does that program look like? I know that you told me you recently were in Dallas because you were doing something with American Airlines, there in Dallas. So talk just a little bit more about what does it look like?

**Lorberg:** Well, we created a curriculum that talks about different technology skills that are prevalent in the world today. And that are very necessary. So we created a little curriculum that exposes the girls to digital technology and what that is and mobile apps and different things in that category, cryptography and cyber security very huge, very important for our company, for our industry for all industries, to continue to protect financial data, personal data, all the things that you really need to make sure to protect. There's a lot of bad actors out there in the world, and we really need to have that cyber security expertise and algorithms, and just different exposing these middle school-age girls to the different kinds of skills that they will need in the workforce of today. So we created that curriculum. The girls come in they don't even realize they're really learning technology curriculum, they are having fun playing games and sorting and matching and learning these different kinds of skills. So that's kind of what the curriculum looks like.

We've recently enhanced the curriculum, because we also have learned that we can't just expose girls once at the middle school age, they really need many more touch points, and really more different kinds of exposure to the different kinds of jobs and the different kinds of things. So, we upgraded our curriculum actually oriented to the high school age and we added artificial intelligence and we're doubling down on cyber security, so we put some more meat on those two programs for the High School level. So that's kind of what girls for tech really looks like. And you mentioned the American Airlines opportunity that we have, American Allen is a very good client and customer of MasterCard, and we did a program for them.

That was a day and a half long program called Girls for tech take flight. So we had the Daughters of the American Airlines employees come in for the weekend we were there over the weekend and we gave them... It was kind of a hackathon, we called it a brainathon, and what we did was, we gave them, we called them challenges, I'd call them topics we give them four different topics, by example, health and wellness. Sustainability was another topic, and we asked these girls who keep in mind these girls were from eight years old to maybe 12 years old, I think maybe even some younger one snuck in, and we said, figure out a problem that you would like to solve within that category, figure out a solution to your problem. We want you to build a mobile app, and prototype your product, we want you to create a marketing pitch and a

business plan and then we're going to pick the winner, you pitch your product we're going to pick the winner all in a day, and a half. For 10-year-olds. It was pretty amazing.

**Nichols:** And so, MasterCard employees and executives went to Dallas to do this?

**Lorberg:** We did. We went, we were committed. I did a fireside chat with the CIO of American Airlines, who was an awesome, amazing person herself. We had mentors for each of the girls we split the girls up by their different personality traits, which they self-declared, so these girls didn't even know each other coming in, so it was a great day and they had some amazing ideas. The winners actually their idea, which I thought was amazing, and awesome. Their idea was to use Tinder. The app tinder which is a dating app, to adopt pets so let them build a mobile app, they loaded 200 dogs into their mobile app in this short period of time, and you could pick on big dog, little dog, hypoallergenic. They do the match for you. I think you could commercialize that.

**Nichols:** I don't think there's anything out there that I know of that's like that. It's wonderful, isn't that amazing?

**Lorberg:** It is amazing. And so what happened, these girls, they actually got exposed to say, "Hey I can be an engineer." They don't walk in saying, I can be an engineer, or I can be a fraud detective, but when they walk out they sure do.

**Nichols:** So what I love about that I think sometimes there's a disconnect between what you're doing and the real life application. And what you guys did was you connected the dots and much to what you had said earlier, Dana that you're like... I want to solve problems. This could solve problems. Start With why, when you can connect those dots for them, they're going to be much more engaged and more excited about what technology can do to improve our world.

**Lorberg:** Absolutely, and you know they say, not mentioning that we just don't know why girls are dropping out of STEM. There's a lot of theories and things to it, some certainly nurture. I think they don't get exposed to role models and things. There's the theory of the pink toy aisle that girls don't have engineering toys, which is true. I feel like that's true to the same level that boys do. I also believe that I think generally speaking, girls have a propensity to want to help people when they grow up they want to be nurses, they want to be teachers, professions that they can see help people and what I feel like girls can't see easily how technology helps people. So I think there's something there that we really need to work hard as a society to connect the dots and expose girls to the fact that technology is an amazing way to help people.



**Nichols:** And if we can do more of what you just described to me, I think we can win. So talk to us a little bit. This is something extra. Number one, have you ever seen a something extra, missing possibly in yourself or a colleague, or former boss, you don't have to name drop on that one.

**Lorberg:** Well, at least you know I want to tell you a little bit of a story about myself at the risk of exposing myself talk about a weakness that I've learned about myself that I hope I've turned around a little bit. I recognized in myself as I was working at MasterCard and working on things to help change our world and grow our company and do things that I like to be an idea person and I would think through lots of different ways that our company could grow or things that we could do. But I didn't feel like I was a very good communicator, and I didn't feel like my voice was the voice that was going to be influential at the table. So what I did was, I often would do all the work myself, I would do all the thinking part myself, and I would sweat over ideas and put the meat on the bone and then I would ask another colleague of mine, a male colleague of mine to be the voice and I thought to myself at the time, this is the right way, this is how this idea is actually going to get accepted and endorsed and it's going to work.

I thought it was doing right, I thought I was doing right by the company, which perhaps arguable at the time, I learned over time I started seeing, interesting one, that person was getting all the credit for the ideas. They weren't really a party to the thinking process and the creation process. But probably more importantly I learned about myself. Why am I doing that? Why am I thinking somebody else's voice is going to be so much more influential? I abandoned that tactic and I really let my own voice be heard, and I worked on my communication style and I got over the probably inferiority complex that I have some sort of mental block that I had about myself, and I just became my own voice and I have to endorse that thinking. I think it is a much healthier way of thinking and I... Now, it is something that I really tell girls.

Actually, One of the secrets to success, I feel like is to make sure that your voice is heard if you have ideas, put them on the table if you have questions, put them on the table, don't be the quiet person in the back of the room, participate and engage. Because I do think it's true in life, that if you're not offering up ideas, if you're not seen as contributing to the forward thinking to the forward progress of the company you're going to be left behind.

So, I learned in my life, something that was missing from me and I made that change and now I pivoted and I tried to share that story with girls as something that they should be doing and they should let their voice be heard.

**Nichols:** That is awesome advice. So Dana, this has been so much fun to be with you here today but I do want you to talk about a little bit about what your next thing is and what you're thinking because you are an idea person, and you and I both care about women, especially young women, the next generation. So talk us a little bit about what your ideas and what MasterCard is committed to, and then we'll go from there.

**Lorberg:** Well, Lisa I think it's clear that girls need more exposure to different technology fields and different STEM kind of careers they need role models, they need to be able to connect with somebody that they feel looks like them, they have similar story to them, they have similar interests to them, whatever that is that a girl can connect to, to say whatever that girl is doing, I can do because she's like me. MasterCard is committed to this, and we're committed to giving girls role models and exposing them to the different kinds of opportunities in STEM. So we are just starting to brew up, this new idea. I'm calling it girls like me to be able to create these girls, and I have a big list of women are of all different flavors that have different kinds of backgrounds that have different kinds of stories that have different kinds of education that have different kinds of roles that have different kinds of interests in the hope that we can connect with more than a million girls on the planet. So that's kind of the new idea. That's brewing for us to how to scale a program to give, role models to girls.

**Nichols:** I absolutely love that. And it's a big idea, but Dana I really do believe that there are people in our listening audience I believe that there are people out there that say I can get behind that because I see that too. It's something that would inspire them to get involved. So I would say that what we'll do this is still brewing right? This is still kind of in its infancy, but you've heard Dana's heart on this and MasterCard's commitment.

So if you're in our listening audience and you want to connect with Dana and just brainstorm as they are flushing this out, we will put a connection point in our show notes so that you can go and you can connect and learn more and brainstorm together. Because I do believe that this is very, very needed but we can do it.

**Lorberg:** That would be amazing. We can.

**Nichols:** Well, thank you so much for being on the show. This has been a delight.