Visa Inc. 2017 Investor Day

Speaker Biographies

Everywhere You Want To Be



Alfred F. Kelly, Jr. – Chief Executive Officer



Al Kelly is Chief Executive Officer of Visa Inc. Prior to joining Visa, Mr. Kelly was President and Chief Executive Officer at Intersection, a technology and digital media company which is an Alphabet-backed private company based in New York City.

Mr. Kelly was a Management Advisor to TowerBrook Capital Partners, L.P. in 2015, and also served as Chair of Pope Francis' visit to New York City.

From April 2011 to August 2014, Mr. Kelly was the President and Chief Executive Officer of the 2014 NY/NJ Super Bowl Host Company, the entity created to raise funds for and host Super Bowl XLVIII.

Previously, Mr. Kelly held senior positions at the American Express Company, a global financial services company, for 23 years, including serving as President from July 2007 to April 2010.

Prior to joining American Express, Mr. Kelly was the head of information systems at the White House from 1985 to 1987. Mr. Kelly also held various positions in information systems and financial planning at PepsiCo Inc. from 1981 to 1985.

Mr. Kelly holds a Bachelor of Arts degree in Computer and Information Science and a Masters of Business Administration degree from Iona College.

Mr. Kelly currently serves on the board of directors of MetLife Inc, Visa, as well as several entities in the Archdiocese of New York. He is also a Trustee of New York Presbyterian Hospital and Boston College.

Ryan McInerney – President



Ryan McInerney is President of Visa Inc. He is responsible for leading Visa's global client organization, whose market teams deliver the value of Visa to financial institutions, merchants, acquirers, and account holders in more than 200 countries and territories.

Mr. McInerney is also responsible for client support services, global product management, Visa Client Consulting, and the merchant solutions organization, which focuses on building and bringing to market new products and services to support Visa's acquirer and merchant clients.

Prior to joining Visa in 2013, Mr. McInerney served as CEO of Consumer Banking for JPMorgan Chase, a business with more than 75,000 employees and revenues of

approximately \$14 billion. There he was responsible for a banking network serving 20 million customers in 23 states. Before that, Mr. McInerney served as Chief Operating Officer for Home Lending and as Chief Risk Officer for Chase's consumer businesses, overseeing all credit risk management in credit card, home lending, auto finance, education finance, consumer banking, and business banking. He also served as Chase's head of Product and Marketing for Consumer Banking.

Prior to joining JPMorgan Chase, Mr. McInerney was a Principal at McKinsey & Company in the firm's retail banking and payments practices.

Mr. McInerney received a Finance degree from the University of Notre Dame.



Jim McCarthy – EVP, Innovation & Strategic Partnerships



Jim McCarthy is the Executive Vice President of Innovation & Strategic Partnerships for Visa Inc. In this position, he is responsible for the development of Visa's product and technology roadmap, Visa's innovation efforts, and leading business development for strategic partnerships.

Most recently, Mr. McCarthy was the Global Head of Product for Visa Inc., with responsibility for all aspects of product strategy and development in consumer and business products, as well as platform development and commercial information management.

Since joining Visa in 1999, Mr. McCarthy has held several senior leadership positions, including Head of North America Financial Institution Sales and Head of Global

Consumer Products. Earlier in his Visa tenure, Mr. McCarthy was Head of Emerging Products for Visa USA, where he drove the coordination, deployment and management of emerging products and payment services in the United States, including the development of Verified by Visa, an identity verification product that has become the standard for payment security and fraud prevention in eCommerce.

Prior to joining Visa in 1999, Mr. McCarthy worked at IBM where he served as the senior client representative to Bank of America. In that role, he was responsible for direct sales and account management including marketing, technology solutions and the development of joint business strategies.

Mr. McCarthy earned a Bachelor of Science degree from the College of William and Mary in 1986.



Jack Forestell – Global Head of Merchant & Acquirer Solutions



Jack Forestell is the Global Head of Merchant & Acquirer Solutions at Visa Inc. where he is responsible for leading Visa's global merchant and acquirer strategy, developing merchant-focused products and solutions that provide tangible value, create operational efficiencies and assist merchants in meeting their business goals in more than 200 countries and territories around the globe. Prior to this role, Mr. Forestell was Global Head of Product, responsible for Visa's global product strategy, development and management.

Before joining Visa in 2014, Mr. Forestell spent 12 years at Capital One, most recently as head of Capital One Digital. In this role, he led online and banking, mobile/emerging payments, digital product design and development, as well as

Capital One Labs. Before that, Mr. Forestell spent five years as head of Capital One's U.S. card customer portfolio. Prior to Capital One, he was a senior partner and member of the Board of Directors of Mercer Management Consulting, where he advised retail clients throughout Europe and the U.S. on brand strategy, network optimization, pricing and promotion.

Mr. Forestell holds a Bachelor of Arts in Business Administration with Honors from the Ivey School at the University of Western Ontario, Canada.



Oliver Jenkyn – Group Executive, North America



Oliver Jenkyn is Group Executive for North America, with responsibility for Visa's business in the U.S. and Canada. Previously, Mr. Jenkyn was Global Head of Strategy and Corporate Development for Visa.

Before joining Visa in 2009, Mr. Jenkyn was a Partner at McKinsey & Company in the San Francisco, New York, London and Toronto offices, and a leader of the firm's North American retail banking practice and global payments practice. At McKinsey, he led the firm's relationship with Visa for five years, which included playing integral roles in Visa's global restructuring and IPO. Previously, Mr. Jenkyn worked in private equity with Bain & Company.

Mr. Jenkyn holds a Bachelor of Arts in Economics from McGill University, and Master's degrees in Business and Finance from Harvard University and Queen's University.

Mr. Jenkyn sits on the Board of Trustees at the California Academy of Sciences in San Francisco.



Chris Clark – Group Executive, Asia Pacific



Chris Clark is Visa's Group Executive for Asia Pacific. Based in Singapore, he is responsible for the full business operations, strategy development and management of Visa's businesses in the region.

Prior to this appointment, Mr. Clark was Group Country Manager for North Asia and Australasia, where he successfully drove growth and managed challenges in Visa's most developed markets in the region. He has also previously held the position of General Manager for Australia, New Zealand and the South Pacific as well as General Manager for Taiwan, Hong Kong and Macau and the Philippines. He joined Visa in 2002 as Country Manager for Taiwan.

Before joining Visa, Mr. Clark served for 14 years in a variety of senior management positions at National Australia Bank, including market management roles in Taiwan and Thailand. He also worked in consumer and commercial banking, including assignments in Hong Kong and Tokyo.

Mr. Clark is a fluent speaker of Mandarin, has a Bachelor of Commerce degree from the University of Melbourne (Australia) and has attended executive programs at INSEAD (France) and Stanford University (USA).



Bill Sheedy – CEO, Europe



Bill Sheedy is CEO of Visa Europe, with responsibility for continuing our successful global integration and driving growth through the European region, while continuing to lead Visa's global corporate strategy and mergers and acquisitions efforts, global policy and government relations.

Mr. Sheedy is also responsible for charting the company's strategic direction and driving growth, expanding the company's relationships with governments and regulators globally, and leading critical initiatives and transactions with clients and partners around the world, with a particular focus on Europe.

Previous roles have included Group President, Americas, and oversight of Visa's business in North America, Central America, South America and the Caribbean across nearly 50 countries. Previously, Mr. Sheedy served as President of the company's North America region. He also played a leadership role in managing Visa's corporate restructuring that merged multiple regional Visa entities into a single global company, culminating in Visa's successful initial public offering in 2008. Earlier in his career, Mr. Sheedy managed Visa's U.S. pricing and economics strategies. He joined the company in 1993 as an executive in Visa's strategy and pricing division.

Mr. Sheedy holds a B.S. from West Virginia University and an MBA from the University of Notre Dame.



Rajat Taneja – EVP, Technology & Operations



Rajat Taneja is Executive Vice President of Technology & Operations for Visa Inc., responsible for the company's technology innovation and investment strategy, product engineering, global IT and operations infrastructure.

Prior to joining Visa in 2013, Mr. Taneja was Executive Vice President and Chief Technology Officer of Electronic Arts Inc., from October 2011 until November 2013, responsible for platform engineering, data center operations and IT supporting the company's global customer base. From 1996 until 2011, he worked at Microsoft Corporation, including most recently as the Corporate Vice President, Commerce Division, in 2011 and the General Manager and Corporate Vice President, Online Services Division, from 2007 to 2011.

Mr. Taneja holds a B.E. in Electrical Engineering from Jadavpur University and an MBA from Washington State University.

Mr. Taneja is currently on the Board of Directors for Ellie Mae, Inc.



Lynne Biggar – Chief Marketing & Communications Officer



Lynne Biggar joined Visa Inc. as Executive Vice President and Chief Marketing & Communications Officer in February 2016. In this role she leads all global efforts driving Visa's powerful global brand and surrounding marketing and client/consumer engagement efforts, including brand positioning, sponsorship management and activation, media and channel strategies, data and insights development, and internal and external communications.

Prior to joining Visa, Ms. Biggar was the Executive Vice President, Consumer Marketing & Revenue at Time Inc. since November 2013 where she oversaw marketing to consumers for all Time Inc. brands across all channels, direct marketing company Synapse, Time Inc Retail, Time Inc. Books, Consumer Insights and Time Customer Service. She was also Chairman of the Board of Next Issue Media.

Ms. Biggar joined Time Inc. from American Express, where she spent more than 20 years in a variety of general management and marketing positions in both the US and international divisions and was a member of the company's Global Management Team. Before joining American Express in 1992 as a marketing manager, Ms. Biggar held various international strategy and marketing positions in San Francisco, Los Angeles and New York. She was named one of Folio's Top Women in Media in 2014, having previously been named one of the 25 most influential women in travel by ForbesLife Executive Woman Magazine.

Ms. Biggar holds a BA in International Relations from Stanford University and an MBA from Columbia University.

Ms. Biggar serves on the board of directors of Voya and The New 42nd Street and is a former director of Marketo.



Vasant Prabhu – Chief Financial Officer



Vasant Prabhu joined Visa in February 2015 as the Chief Financial Officer. Prior to joining Visa, he was the Chief Financial Officer for NBCUniversal Media LLC, where he oversaw the company's financial planning and operations and played a key role in NBCUniversal's strategic business initiatives. Additionally, Mr. Prabhu managed the Operations and Technical Services division, which included NBCUniversal's technical operations, physical plant, corporate services and information technology functions.

Prior to NBCUniversal, Mr. Prabhu was the Vice Chairman and Chief Financial Officer for Starwood Hotels & Resorts Worldwide, Inc. From 2004 to 2014; and Executive Vice President, Chief Financial Officer and President, E-Commerce for

Safeway, Inc., the \$35 billion supermarket retailer, from 2000 to 2004. He was President of the Information and Media Group, The McGraw-Hill Companies, where he led a \$1 billion division comprising Business Week, Broadcast television stations and Business Information Services. From 1992 to 1998, Mr. Prabhu held senior positions at PepsiCo, including Senior Vice President of Finance & Chief Financial Officer, Pepsi-Cola International. He started his career at Booz, Allen & Hamilton, the management consulting firm, where he rose to become a Partner serving Media and Consumer companies.

Mr. Prabhu received his M.B.A. from the University of Chicago and a B.S. in Engineering from the Indian Institute of Technology.

Mr. Prabhu is a member of the Board of Directors of Mattel, Inc.







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