



Michael L. Dreyer

CIO, Visa Inc.

As Chief Information Officer of Visa Inc., Michael L. Dreyer is responsible for the development and management of Visa's global systems, the technology that powers the world's largest retail electronic payments network. Named to the position in July 2005, Mr. Dreyer is responsible for application planning, architecture and development in four core areas: Transaction Services, Access and Delivery, Information Services, and Program Management Office/Open Systems. Together, these technologies provide the foundation for Visa to process payments with unrivalled reliability and security, as well as support innovative new products and services.

Previously, Mr. Dreyer served as Visa's Senior Vice President of Processing and Emerging Products, products and services that provide Visa with competitive differentiation in the marketplace. His responsibilities included Core/Transaction Processing Services, Risk & Back Office Services, Information Management, Shared Services, Channel Management, and Processing Solutions. Under his leadership and collaborative efforts, Visa successfully developed the information management solutions that have transformed Visa's transaction processing environment into a delivery channel for enhanced payment services.

Prior to that position, as senior vice president of Commercial Solutions for Visa USA, Dreyer was responsible for product development and management for the large corporate, middle market, public sector, small business, and business-to-business e-commerce segments. This included overseeing many of the company's core product lines for businesses: Visa Corporate, Visa Purchasing, Visa Commercial, Visa Business and Visa Fleet, along with the development of Visa Commerce. In addition, he oversaw the information management operation which supports the commercial product lines.

Prior to joining Visa in 1998, Mr. Dreyer was vice president, electronic commerce center of excellence for American Express Travel Related Services. While there, he was responsible for coordinating all smart card and Internet activity for several business units. Additionally, Mr. Dreyer has held senior positions at Prime Financial, Inc., Federal Deposit Insurance Corporation, Downey Savings, Bank of America and the Fairmont Hotel Management Company.

Mr. Dreyer received a master degree in business administration with an emphasis in marketing and finance and a bachelor degree in psychology from Washington State University.

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