

Visa appoints Charlotte Hogg as CEO of European Operations



London, September 7, 2017 – Visa (NYSE:V) announced today it has appointed Charlotte Hogg as the new executive vice president and chief executive officer for its European operations, effective October 1, 2017. Ms. Hogg will report to Visa’s chief executive officer, Al Kelly, and Visa Europe Limited (VEL) board chairman, Gary Hoffman. Ms. Hogg will join the VEL board of directors and will also be a member of Visa’s global executive committee.

Ms. Hogg brings more than 25 years of experience to Visa, in roles that span financial services, bank operations and management consulting. Ms. Hogg most recently served as chief operating officer for the Bank of England, from 2013 to 2017. Prior to that role, she led retail distribution for Santander in the UK and previously worked at Experian as the managing director of UK and Irish operations.

Earlier in her career, Ms. Hogg was a managing director for strategy and planning at Morgan Stanley, and a management consultant at McKinsey & Company, based in the U.S. Ms. Hogg graduated from the University of Oxford with a Bachelor of Arts degree.

“After an extensive search, we are very pleased to have Charlotte lead our team in Europe,” said Al Kelly, chief executive officer of Visa Inc. “Charlotte’s depth of experience and outstanding accomplishments in the European financial services market will be a great addition to our global management team. She will lead the effort to expand our merchant and financial institution relationships, and capitalize on the tremendous growth opportunity in the European region.”

“I’m honored and thrilled to be joining Visa at this time. Across Europe, as well as globally, the developments in digital and payments provide new opportunities for consumers, financial institutions and merchants”, said Ms. Hogg. “It will be a privilege to work with colleagues across the globe to bring European clients the deep technological expertise and innovation for which Visa is known.”

Ms. Hogg joins Visa at a pivotal time in its business and growth trajectory. Visa Inc. acquired Visa Europe Ltd. in June of 2016 to create a single global company, positioned to provide Visa’s European clients with a more seamless experience and to assist them in gaining access to a greater range of payment capabilities, services and products.

“Visa is entering a very exciting chapter in its history, in which the company has a significant opportunity to harness new payment innovations, offer differentiated payments services and forge new partnerships. This will drive growth and deliver increased value to Visa’s clients and their customers across the region”, said Gary Hoffman, chairman of the board for Visa Europe Limited. “Ms. Hogg’s long-standing relationships in European and global markets will be a tremendous asset that will undoubtedly accelerate our business and help us continue our strong track record of success.”

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About Visa Inc.

Visa Inc. (NYSE: V) is the world’s leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company’s relentless focus on innovation is a catalyst for the rapid growth of connected commerce on any device, and a driving force behind the dream of a cashless future for everyone, everywhere. As the world moves from analogue to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit our website (www.visaeurope.com), the Visa Vision blog (vision.visaeurope.com), and [@VisaInEurope](https://twitter.com/VisaInEurope).

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