



Hannu Haarma

Senior Consultant

Hannu, who recently joined GVGroup as Senior Consultant, was a senior staff with Visa USA in the Financial Research Division for the past 11 years. His primary responsibility was to manage cost and profitability studies across multiple Visa products with Member banks. Within those studies, Hannu was personally responsible for evaluating and assessing the IT systems and third party processing capabilities and costs for issuing and acquiring banks. The value of these studies has been shown by the ability of issuers to improve overall cost reductions in IT and improved efficiencies in their respective card based operations. Prior to his experience with Visa, Hannu held positions as a consultant, manager, and project manager in Information Technology primarily for financial institutions in USA. In addition, Hannu has held senior systems analyst positions in Finland and Zambia, and worked as an Information Management Consultant for World Health Organization in Pakistan.

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