## EXECUTIVE PROFILE



## Vinod Zalpuri

Principal

## Practice Leader, Operations & Efficiency Practice

Vinod is a GVGroup principal and leads the risk, operations & efficiency practice, where he specializes in best practices for debit, credit and ACH products, credit risk policy evaluation, risk and marketing score cards.

He has over 25 years of success in financial services and payment system organizations, developing and managing initiatives that enhance a company's position, brand-differentiation and competitive strengths in the marketplace.



Vinod was Vice President with Visa USA for nearly a decade, where he was in charge of Issuer Risk Management and spearheaded various benchmarking and cost reduction initiatives in risk management to improve bankcard industry profitability.

Prior to joining Visa in 1992, Vinod was with Bank of America, where he was on the project team that successfully implemented the Flex Project bank-wide in 12 months.

He was also responsible for management of business unit financial reporting functions, spearheading one the major process-change projects undertaken by the bank.

His background also includes three years project management experience developing national grid infrastructure in Africa.

Vinod earned a Bachelor's Degree in Engineering from Kashmir University and a Master's Degree in Business Administration from San Francisco State University.

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