



Andrew Torre, President of Sub-Saharan Africa, Visa

Andrew Torre serves as President for Sub-Saharan Africa at Visa Inc. In this role, he is responsible for Visa's operations in the region and oversees the development and implementation of Visa's business development strategy, coordination of partner projects with client banks and merchants, and rollout of innovative products and solutions. He also cultivates and develops relationships with acquirers, processing centers, and other key stakeholders.

Prior to this position, Torre was Country Manager for Visa in Russia, where he oversaw significant growth to the business. He was integral to the smooth transition to a new domestic processing model and successful introduction of new innovations in the market. Previously, Torre was Head of Global Pricing and Interchange for Visa, where he was responsible for setting Visa's pricing, interchange and revenue optimization strategies for current and future Visa products and service offerings across all relevant customer and market segments.

Before re-joining Visa in 2007, Torre was General Manager of the Enterprise Payments Division of BankServ, a role where he was responsible for managing sales, marketing, operations, product, software development and production support for the division. Just prior, Torre served as Vice President of New Product Development and Strategic Planning at Washington Mutual. From 2002 to 2004, he was a Product Director at Visa International. Torre has also worked for the International Finance Corporation, as Business Development Program Manager with postings in Russia and Ukraine. Torre received his M.A. from Johns Hopkins University and he holds a B.A. from the University of Vermont.