

## **Dr. Thomas A. Layman**

### President

Tom Layman is the President and Founder of Global Vision Group. In addition to managing the company, he serves as the leader of its strategy practice group. His specialties include business strategy, financial modeling, research and risk mitigation.

Tom has almost 30 years of international and domestic experience in the financial services and electronic payments industry. Prior to creating Global Vision Group, Tom was Senior Vice President with Visa U.S.A., holding a number of executive positions during his 11-year career there. He managed the Visa Profitability Consulting practice, as well as all of the business research functions, which included performing cost reduction and benchmarking studies, and served as Chief Economist.

As global relationship manager at Visa, Tom helped US-based issuers launch programs overseas. He also headed up all of Visa's efforts to mitigate the impact of personal bankruptcies on creditors, and co-chaired a creditor coalition that helped write, introduce, and lobby bankruptcy legislation.

Prior to Visa, most of his experience was directed toward assessing the business environment risk of emerging markets. Tom holds a BA from Vanderbilt University and a PhD in international trade and finance from the University of North Carolina at Chapel Hill. He has over 20 published articles on credit card and economic policy issues.

