



Javier Perez

President, Europe

Javier Perez is president of Mastercard Europe and a member of the company's management committee. He is responsible for the Europe region and Global Accounts, encompassing 53 countries and working with 9,000 Mastercard financial institutions. He also helped establish the World Food Programme-Mastercard partnership.

Before taking his current role in 2006, Javier was president of the Latin America and Caribbean region, achieving significant growth.

Previously, Javier was the general manager of the customer division for Mastercard Europe. He was responsible for all regional business developments across the continent, including branding, distribution, sponsorship and products, and was a founding member of EMVCo. He joined Mastercard in 1996.

Javier began his banking career with Banco Bilbao Vizcaya Argentaria (BBVA). While at BBVA, he held various top level international positions including country executive for Tokyo and Hong Kong operations; president of the bank's Miami subsidiary, managing bank operations in Latin America and Southeast U.S.; head of payment systems, commercial banking and new banking products in Spain; and international area head for the Asia, Middle East and Africa regions.

He also has served in executive positions at Banca Catalana, Banco Directo, Lider Direct Marketing, Lider Telemarketing, Lider Advertising and Visa International.

He also has participated as a member of the board of directors for a number of Spanish banking and insurance groups including Europay España, Visa España, Banco de Negocios, Banco de Crédito Local, Caja Postal, Banco Industrial, Banco de Crédito Agrícola, Banco de Alicante, Seguros Plus Ultra and the Spanish Prison Board.

A native of Spain, Javier has master's degrees from the ESADE University, Spain and Thunderbird School of Global Management USA.