

## Robert Holden

### Senior Consultant

Bob Holden is a GVGroup senior consultant with 18 years of leadership experience in the financial services and high tech industries, developing client relations, providing value-added consulting services, developing strategic plans, leading projects, and managing products. During his consulting career, Bob has led successful technology and third-party processor optimization projects that have reduced operational expenses in excess of fifty million dollars, and directed large process-improvement efforts yielding multimillion dollar cost savings. He is also a seasoned financial, economic, and competitive intelligence analysis. His expertise regarding electronic payments products include: credit, debit and commercial card issuance; acquirer sales and operations; Interchange; merchant/internet payment acceptance; mobile commerce/payments, Visa/MC services and policies; third-party processors; and check/image processing. He is also a recognized authority on creating and measuring business performance metrics to improve operational excellence (lean six sigma, scorecards, activity-based cost and benchmark studies, Continuous Process Improvement). He has worked directly with most of the top 10 U.S.-based card issuers and top 20 U.S. acquirers, as well as many top tier issuers and acquirers throughout Asia, Canada, and EU. He has a B.A. in Psychology and Sociology from the University of California Santa Barbara, a second B.A. in Economics and a Master of Science degree in Applied Economics from the University of California Santa Cruz.

