

Mark Perl

Senior Consultant

Marc Perl a Senior Consultant, brings over 30 years of professional experience to GVGroup. Marc's diverse experience includes risk management, acquirer processing, merchant POS equipment certification, product development, software development and software quality assurance. During his 20 years at Visa, he was a key member of Visa's Risk Management team, where he developed and managed the compliance program for the Payment Card Industry Data Security Standard (PCI DSS) as part of the Cardholder Information Security Program (CISP).

As a merchant acquiring expert, Marc built and managed Visa's Integrated Debit platform to support merchants such as Walmart, Radio Shack, Kmart and others. His in depth experience with merchant terminals and PIN entry devices enabled him to manage the design and implementation of Visa's Integrated Debit PIN encryption technology, called Derived Unique Key Per Transaction (DUKPT). Marc also served as project manager for Visa's Y2K effort and assisted with the spin-off of Visa's acquiring processor business into a joint venture with Total Systems Services (TSYS) called Vital Processing Services. In addition to his Visa experience, Marc spent four years at Bank of America developing bankcard solutions. Marc served on the Corporate Advisory Board of InfoWorld and has consulted to organizations as varied as Jet Propulsion Laboratories to TSYS Acquiring Solutions and others. His early experience included computer operations, programming, creation of software development methodologies and software engineering. Marc holds a BA from California State University at Northridge.

