

**RICHARD SANTORO** is vice president of government affairs for MasterCard Worldwide. He manages MasterCard's public policy affairs in 50 states, which includes advancing MasterCard's policy agenda and promoting the MasterCard brand with policymakers at all levels of state government. He is also responsible for managing MasterCard's consumer financial literacy programs and developing strategic alliances with third-party groups in the U.S. In addition, he currently serves as chairman of the National Card Coalition, which is the only national organization that represents the payment card industry in all 50 states.

Prior to joining MasterCard, Mr. Santoro led the government affairs operation for GE Money-Americas, the consumer and business financial services unit of General Electric Company. His responsibilities at GE included directing legislative and regulatory advocacy efforts on issues related to banking, consumer lending and privacy.

Mr. Santoro is a veteran of the United States Marine Corps. He graduated cum laude from Rutgers University with a bachelor of arts in political science and is an associate of the Eagleton Institute of Politics and Policy Undergraduate Program at Rutgers.