



Joe Cunningham
Regional Risk Officer
Asia Pacific



Joe Cunningham is the Regional Risk Officer (RRO) for Visa in Asia Pacific, with responsibility for championing security in the industry and maintaining the integrity of the payments ecosystem.

This complex and fast evolving ecosystem includes issuing and acquiring clients, merchants, cardholders, and service providers such as processors, device manufacturers, and payment gateways.

Reporting to Visa's Chief Enterprise Risk Officer, the RRO is also responsible for strategic risk management for the business, credit settlement risk, brand protection, fraud management and data security across Asia Pacific.

Joe joined Visa in 2008 with responsibility for all future-focused aspects of Visa's technology agenda. His accountabilities included defining Visa's long term technology strategy, chip & mobile payment standards, and Visa's long-term technology innovation agenda.

From 2009 to 2015 Joe represented Visa on the Executive Committee of EMVCo, the global payments industry organization responsible for ensuring interoperability and security of chip-based products; including contact, contactless and mobile-NFC payments.

Joe holds an MBA from Melbourne Business School, and is an honors graduate in Applied Mathematics and Computing. He lives in Singapore.