



Michael Hafer
Vice President Global Cards
Western Union

Mike Hafer joined Western Union in 2002 and currently serves as Vice President, Global Cards. In this role, Mike develops and manages the company's card offerings around the world with specific focus on prepaid solutions.

Prior to his current role, Mike led product development for the company's US to US money movement business with focus on new growth arenas including prepaid and financial institutions. During Mike's tenure at Western Union, he also led the company's U.S. domestic money transfer business in addition to the U.S. CRM group and was responsible for the development and rollout of Western Union's industry leading Gold Card rewards program.

Prior to Western Union, Mike's experience includes both B2C and B2B marketing and product management roles for US West, The Signature Group and Izodia.

Mike attended Northwestern University where he earned a Master of Science degree in Integrated Marketing Communications with an emphasis in Direct/Database Marketing. Prior to Northwestern, Mike attended the University of Northern Colorado and graduated Magna Cum Laude with a Bachelor of Science in Business with an emphasis in Marketing along with a minor in Economics. Mike has also served as an adjunct professor at Denver University teaching various graduate level marketing classes.

About Western Union

The Western Union Company (NYSE: WU) is a leader in global payment services. Together with its Vigo, Orlandi Valuta, Pago Facil and Custom House branded payment services, Western Union provides consumers and businesses with fast, reliable and convenient ways to send and receive money around the world, as well as send payments and purchase money orders. The Western Union, Vigo and Orlandi Valuta branded services are offered through a combined network of approximately 430,000 agent locations in 200 countries and territories. In 2009, The Western Union Company completed 196 million consumer-to-consumer transactions worldwide, moving \$71 billion of principal between consumers, and 415 million business payments. For more information, visit www.westernunion.com.

MONDAY, August 9, 4:15 p.m.
Financial Service Session – Concurrent Session 4C
Using Alternative Financial Services to Reach Hispanic Consumers –
INTERMEDIATE

