



Payments Cards and Mobile Consulting

Service Overview - 2010

About us



Payments Cards and Mobile Consulting occupies a niche position in the market. We have been in business for more than 15 years and through our Publications and Research divisions we have an exclusive overview of the market.

With the consulting practice we aim to offer our customers quality consultants and associates who are experts in their field, from ex-bankers to trained consultants in Business Strategy, experts in Project Management, Operational Excellence, Risk and Security audit reviews, Technology Acquisition (solution and vendor selection) and if your road map requires we have a separate but integrated consulting business in Mobile Payments Consulting.

What do we cover:

- Cards
- Payments
- Strategy Consulting
- Business Consulting
- Project & Program Management
- Large scale Research Projects

Our Approach



We offer assistance with each stage of the business cycle, from setting strategic direction and executing effective business and process change management to ensuring ongoing corporate performance and business success.

We believe that our clients own the process of delivering change. Our role is to provide specialist advice and guidance to facilitate this change.

We only allocate consultants with the appropriate experience for the assignment. It might mean involving a number of specialists during the course of a project but only if and when required.

We always put cost effectiveness and client needs first. Each assignment is directed and controlled by a Partner or Director of Payments Cards and Mobile Consulting to ensure total quality control and hands-on management involvement.

We insist that our clients take ownership of both the issues and the solutions. As team players, our consultants work in close partnership with our clients, forming joint working groups and project teams to get the job done. We believe in a joint working approach to ensure effective transfer of knowledge to your staff. Our aim is never to leave a project half-finished and without proper handover.

We decline assignments where we feel there are others better qualified for the job – Client interests always come first.

We strive to foster internal acceptance of change and to generate a strong internal team spirit – a team that is willing and ready to embrace corporate change and to celebrate success.

Overview



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Debit and Credit Cards



- ❑ **Debit**
 - Maestro
 - VPay & Electron
 - Domestic Debit, e.g. Pankkikortti, bankaxepta, PIN, Dankort, bankomat
- ❑ **Credit**
 - MasterCard, Visa, AMEX, Diners Card, China Union Pay, JCB
- ❑ **PLC**
 - Card Based Loyalty Systems based on Mag Stripe or Chip
- Product profitability analysis and enhancement
- Charge-back management/ 'health checks' and training
- Co-branding partner selection, evaluation and programme implementation
- 'Own Label' card payment programme development
- EMV smart card/multi-function chip card strategy development and implementation
- Merchant acquiring business strategies
- Credit and debit card programme 'health checks'
- Credit scoring and credit bureau service development
- Credit risk policy development and best-practice benchmarking
- Cardholder and merchant processing options
- Electronic banking strategy development and implementation
- Secure electronic commerce service development
- Supply of specialist staff, contractors and interim management resources

Debit and Credit Cards



□ Technology

- Mag stripe
- EMV
- NFC
- Interfaces & Protocols
- POS Systems
- PLC, especially Fleet & Fuel Cards
- IFSF

Debit and Credit Cards



- ❑ Security
 - PCI PED / PCI DSS consulting
- ❑ Rules & Regulations
 - Brand rules
 - SEPA
 - PSD
 - EU rules e.g. SCF, SDD
 - POS, chip and host system certification projects
- ❑ FEP and Back End Solutions
 - Host software application design

Retail Banking and Payments



- ❑ SEPA Credit Debit Transfers
- ❑ SEPA Direct Debit
- ❑ Domestic Payment Systems
- ❑ N/ACH
- ❑ Retail banking strategy development and implementation
- ❑ Card payment market sector analysis and strategy development
- ❑ Product and service portfolio analysis, evaluation and enhancement
- ❑ Developing turnkey product and marketing campaign solutions
- ❑ Customer and product segmentation strategy and associated new service development
- ❑ Lifestyle segmentation and service packaging
- ❑ Service diversification and new sector entry
- ❑ Customer-based profitability analysis
- ❑ Payment card strategy development and business planning
- ❑ World-class product design, development, implementation and ongoing management of credit, debit, charge, corporate and prepaid card

Strategy Consulting



- ❑ Intelligence
 - Data Collection, Analysis, Evaluation
 - Regular Intelligence Estimates
- ❑ Competition Monitor
- ❑ Planning and definition of objectives
- ❑ New market entry, research and business development strategy
- ❑ Business diversification strategy development and assessment
- ❑ Merger and acquisition selection, evaluation and due diligence studies
- ❑ Joint venture and strategic alliance opportunities, selection and evaluation
- ❑ Key performance indicators and executive scorecard development
- ❑ Pricing analyses and profitability studies
- ❑ Aligning customer needs, strategic direction and corporate culture

Business Consulting



- ❑ RFI & RFP
 - Development of coherent, comprehensive RFI and RFP
- ❑ Performance Cockpits / Dashboards
 - Measurement and data visualization
- ❑ Training Programs
- ❑ Business process re-engineering
- ❑ Operational risk assessment in accordance with the Basel II capital accord
- ❑ Operational management support
- ❑ Information and systems technology strategy development
- ❑ Defining optimum processing options (outsourcing or 'in-house')
- ❑ Vendor assessment and technology selection
- ❑ Operational 'health-checks' and business efficiency benchmarking
- ❑ Ensuring optimum use of technology
- ❑ Business needs analysis
- ❑ Effective risk management strategy and policy development

Project & Program Management



- ❑ Business Requirements
- ❑ Functional Specifications
- ❑ Technical Specifications
- ❑ Project Management
 - Change Management
 - Implementation Projects
 - Development Projects

Organisations supported by our Consultancy Associates



شركة النفط العمانية ش.م.ع.م.
Oman Oil Company S.A.O.C.



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