

PAYMENTS INFRASTRUCTURE ROADMAP HEALTHCHECK



As the Payments industry continues through an unprecedented level of change fuelled by increasing consumer demand for new technology, payments vendors M&A activity and the need to replace older transaction processing infrastructure Banks and Processors have major decisions to make and review.

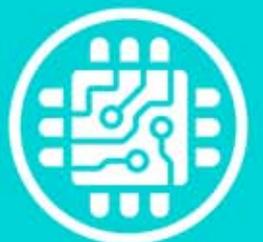
The PayX Infrastructure Healthcheck uses our tried and tested methodology of PayX-DPE - Discover, Plan and Effect. The Discovery Workshop provides market insight and helps customers 'Discover' the optimal strategic path to successfully address the urgent business challenges of today's payments industry.

There is a delicate equilibrium to maintain but in recent years the significant level of change now stands to threaten that sustainability. Never before has there been an absolute need to make a large scale move to newer technologies and platforms.



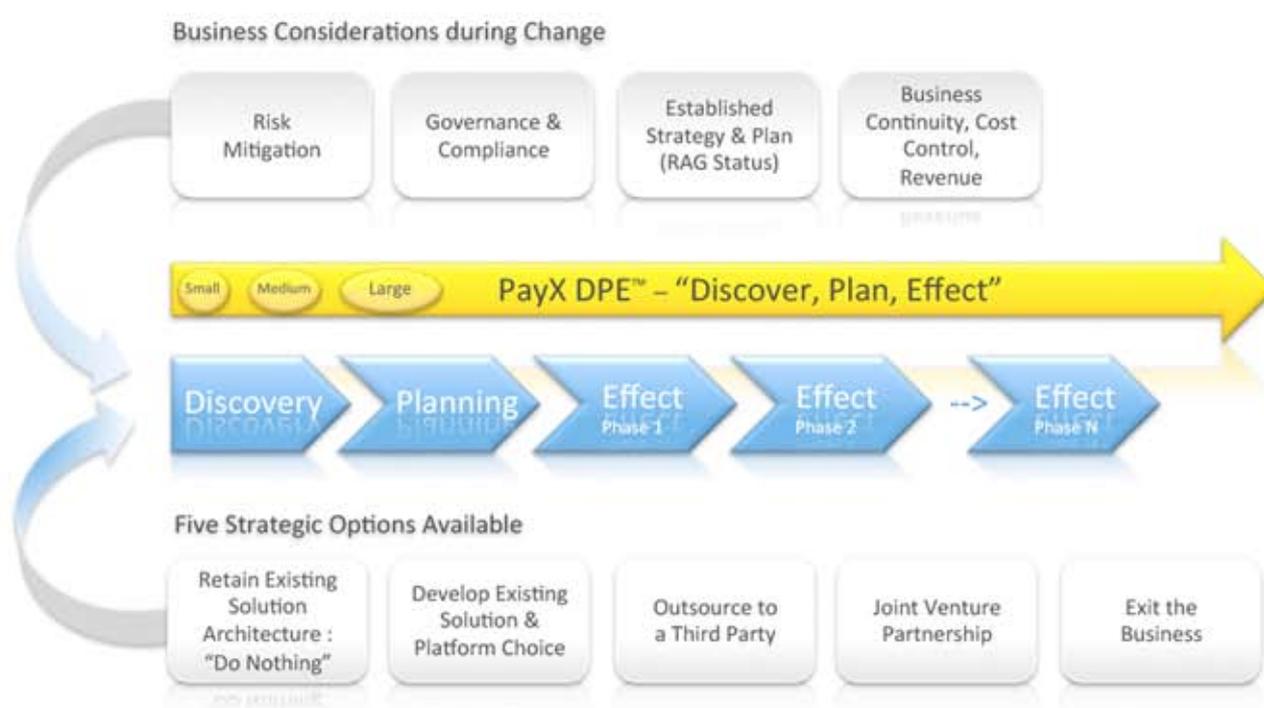
Such major changes should be approached with the utmost attention to detail in order to deliver a future proofed, robust solution that meets your organisation's defined requirements and success criteria whilst continuing to effectively support Business As Usual activities and protect existing investments. The PayX Discover, Plan and Effect methodology used by the Infrastructure Healthcheck was designed to minimise the inherent risks of such major business transformations, no matter where they are in the deployment cycle.

Time is now of the essence as an estimated 700 organisations find themselves in the same position of needing to evaluate their payments infrastructure at the same time. Those lagging behind in that decisioning process will rapidly become 'one of the rest', fighting to achieve priority attention from their preferred payments vendor to transition their organisation to a new future-proof strategy. The situation is made more challenging whilst maintaining their existing platform to meet the tactical demands such as scheme mandates, maintenance upgrades and consumer demands.



Independent Focus

PayX has been providing independent, specialist Cards and Payments consultancy services to Banks, Processors and Vendors worldwide since 1996. It is ideally positioned within the heart of the payments ecosystem. Today we are successfully delivering market intelligence and assistance to Customers worldwide whose core business is the processing of payments transactions and like you are faced with the same challenge of evaluating their future payments strategy.



Through a one day PayX-Discovery™ workshop, the Infrastructure Heathcheck introduces the key stakeholders within your organisation to the intense change taking place that is being fuelled by strategic moves within the vendor community across the card acquiring and payments arena. The Discovery phase involves an in-depth analysis of that activity and the options available to Banks and Processors in terms of future-proofing, risk containment and operational continuity.

The workshop also presents detailed information relating to industry activity and market drivers, the reasoning behind those and the steps that other Banks and Processors are taking to mitigate risk whilst creating a long-term strategy and maintaining business growth.

The day is broken down into specific topics that enable Executives and their respective departmental colleagues to gain a common understanding of the issues and opportunities that will facilitate the development of their own lower risk, high return plan that then provides the foundation of the subsequent PayX-Plan™ phase.

Who Should Attend?

Business Executives: concerned with the Revenue Growth, Risk, Cost of their payments infrastructure

Technical Directors: responsible for deploying an appropriate future proofed platform strategy

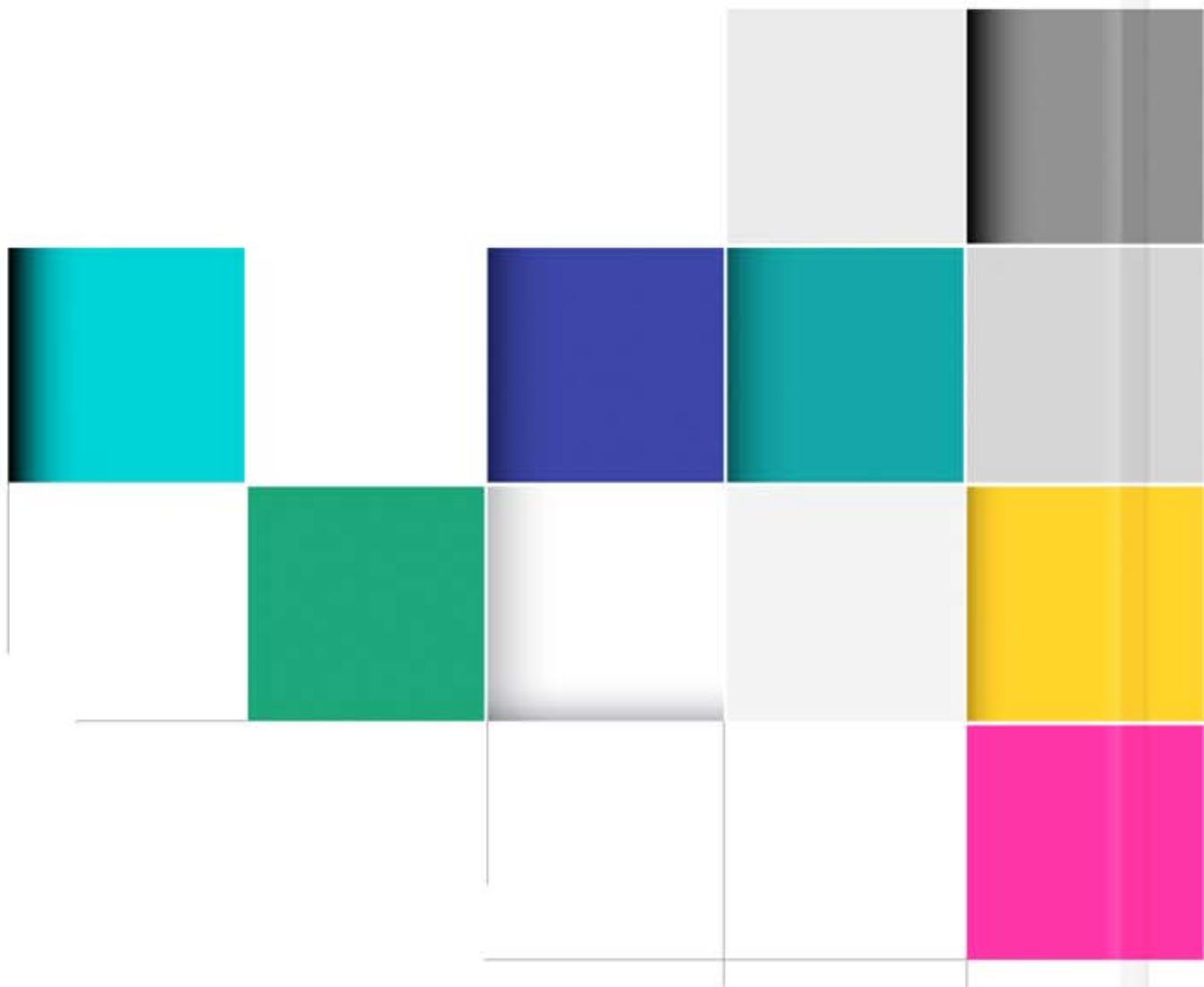
Card Business Managers: managing operational risk, governance, maintainability

Definitive Results

In order to ensure the end result is the absolute best for your organisation the preparatory phases are of the utmost strategic importance. To plan an effective programme to deliver to the objectives, one first has to clearly define and agree what those objectives are. Working with the Bank's own payments experts, PayX will facilitate the Healthcheck to deliver:

- Current global industry trend information
- Vendor activity and strategy
- Insight into the available solutions and architecture
- Global initiatives
- Opportunity options for a 10 year vision
- Protection of existing investment
- REAL lowering of risk
- Enabling of business continuity
- A review of your core objectives, current strategy and how they align to the solutions available

Following the initial 1 Day Discovery Workshop the engagement then continues at the pace and level appropriate to your organisation. PayX considers the differing needs, time pressures and values of each client and works in partnership to define the optimum engagement model. The follow on stages include engaging with the key stakeholders to facilitate the creation of suitable strategies and plans (PayX-Plan™) to build the future proofed payments roadmap and the provision of payments domain subject matter expertise to assist in the delivery and implementation of the plan (PayX-Effect™)



To find out more contact PayX today:

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