



PSE Consulting Assignments

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1. SEPA, PSD and European Regulation

- For a **major international card scheme**, an assessment of the impact of SEPA and European convergence on their products and pricing.
- For a **major US based switching and processing provider**, an assessment of the opportunities emerging in Europe as a result of SEPA and regulatory interventions.
- For an **interbank organisation**, an analysis of the European cards market and SEPA for use with their regulator.
- For a **US/ European software supplier and processor**, a summary of the impacts of a common market for payments in Europe and an ongoing reporting service.
- For a **UK based but US owned switching software company**, a workshop to examine the implications and impacts of SEPA on the Company's business.
- For the **European Payments Council (EPC)**, the development of a communications document "Making SEPA a Reality" designed to explain the basics of SEPA to all the major European stakeholders.
- For a **European based VAT refund provider**, a workshop to assess the impact that SEPA may have on its business and to identify any opportunities it may generate.
- For a **large Netherlands based international bank**, a study to review the impact that SEPA could have on the Company's issuing and acquiring business.
- For a **European based T&E card scheme**, a one day workshop to understand and assess the implications of SEPA on the Company's business.
- For a **European based international card scheme**, the development of a structured framework to enable a SEPA health check to be conducted for its members.
- For a **major UK domestic retail bank**, a workshop to assess the impacts that SEPA may have on its corporate business.
- For a **European POS service provider**, a project to assess the impact that SEPA would have on its operations within eight European countries.
- For a **US owned but European based international processing company**, the development of a model to show the impact of potential back office savings that SEPA might deliver.
- For a **large Irish bank**, a study to assess the impact and implications of SEPA on its corporate, electronic and card businesses.
- For a **major US owned international ATM and POS message switching company**, a survey of the French market to establish views of banks and other players of the impact of SEPA.
- For a **software supplier**, a market sizing assignment to determine the opportunities emerging from SEPA and European regulation.
- For a **major international card scheme**, an assessment of the impact of regulatory changes on their cards business.
- For an **international card scheme**, a report and a regular monthly update on regulatory changes within Europe including SEPA.
- For a **European processor**, an overview of the European opportunities emerging from SEPA and European regulation and an ongoing reporting service.
- For an **international PC software provider**, a study to assess the potential to develop a SEPA based proposition for its European customers.
- For a **major international US owned processing company**, an extensive survey involving interviews with 30+ subject matter experts in ten countries to assess their interpretation of the impact of SEPA.
- For a **US owned international POS and ATM message switching software provider**, a workshop to examine SEPA and other key business drivers and changes within Europe.
- For an **international card scheme**, support and help in developing responses to a number of cards related regulatory issues.
- For a **US owned but European non-bank acquirer**, presentation and review of the impact of SEPA and non-banks on the acquiring business.
- For an **international wholesale bank**, a review of the implications of SEPA and its potential impact on their business.
- For an **international card scheme**, the development and execution of a SEPA healthcheck road show carried out in six major European cities.
- For a **major Italian card and ACH processor**, a white paper to analyse and review the impacts that interchange and regulation was likely to have within the European market place.
- For a **New Zealand Government organisation**, a detailed study and review to identify the opportunities for the sale of technology products by New Zealand companies into the European market as a result of SEPA.
- For a **UK based software and processing company**, a study to assess the impact and opportunities that SEPA might generate in two Southern European countries.
- For a **UK large domestic bank**, the carrying out of a SEPA healthcheck.

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| <ul style="list-style-type: none"> • For an international card processing company with operations in Europe, a study to assess the impact and implications of implementing the Payment Services Directive. • For a large UK based international banking and payments software provider, a workshop to enable senior staff to appreciate the impact of the PSD on their payments products and services. | <ul style="list-style-type: none"> • For a UK based major building society, a study to establish the organisation's readiness for SEPA and the Payment Services Directive implementation using a structured framework and analytical tool. • For an Irish based national debit card scheme, a study to review the strategic options open to the Board for the future of the scheme in a SEPA environment. |
| <ul style="list-style-type: none"> • For a large UK bank/non bank acquirer, a study to assess the impact on the organisation and its readiness to implement the PSD. | <ul style="list-style-type: none"> • For an international banking and payments software provider, a short review to assess the organisation's readiness for implementation of the PSD. |
| <ul style="list-style-type: none"> • For a large international card processing company, a second study to assist the organisation in developing its plans for the implementation of the PSD. | <ul style="list-style-type: none"> • For a major international card scheme, help and support in providing witness statements for a payments related legal case. |
| <ul style="list-style-type: none"> • For an international card scheme, a detailed study to review and identify the impact of regulation across the EU with a particular emphasis on interventions into card service pricing. | |

2. Prepay, eCommerce, mCommerce, Mobile

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| <ul style="list-style-type: none"> • For a major UK payments industry provider, a study to review the feasibility of developing a prepay electronic money product targeted at the young unbanked and those who do not wish to use credit cards. The assignment included an assessment of commercial frameworks, legal issues and the development of a business case model. • For a potential UK start up, the review of an e-commerce security product. • For a CEE processor, a study to identify opportunities for prepay and similar products within the EU market. | <ul style="list-style-type: none"> • For a USA based e-commerce payments consolidator, an assessment of the different methods of payment that will be used for e-commerce and prepay in the 15 EU nations. • For a UK EBPP utility, the specification and development of a payments reconciliation and control system for bank/biller control. • For a CEE post office, a survey of seven similar post offices within the EU to establish and understand their strategies towards development of card based products (including prepay) for the unbanked sector. The study also included a review of the post offices' bank card strategy and the development of a revised consumer proposition. |
| <ul style="list-style-type: none"> • For a UK telco, a review of the EU payments market and the identification of the opportunities for mobile top ups and mobile payments. • For a UK venture capital company/e-com/prepay start up company, a review of a new approach to making person to person payments using ACH payment methods into a prepay account. • For an EU bank, a major study to establish the opportunities for m-commerce, m-commerce payments and m-banking and the potential to develop a separate mobile product. • For a USA/UK based PSP, a short study to identify market opportunities within the German market place. • For a major EU bank, a market research study to establish the needs of large international merchants from an e-CBA product. | <ul style="list-style-type: none"> • For a major EU bank, a market research study and set of structured interviews to establish the e-commerce payments requests of ten large merchants/corporates. • For a UK dot.com start-up, the design of a payments facility and switch. Included a review of payments switching solutions and RFP process with switch vendors, payments bureaux and acquirers. • For a USA based payments bureau (PSP), an "Opportunity Survey" to determine the market for its e-commerce and prepay services in several mainland European countries. • For a UK CA organisation, a study to identify alternative approaches to the marketing and selling of its security products and services. • For a European interbank organisation, the development of a strategy for internet online banking services. |

- For a **major UK business directory**, a study to identify the feasibility of offering a banking service as part of a SME hub, the provision of support to develop an RFI and the evaluation of the banking bids submitted.
- For a **major UK online bank**, the development of a business specification and product feature analysis for its credit, current and savings products.
- For a **UK electronic bills presentment and payments utility**, a study to construct a payments strategy for on-line payments and prepay account.
- For **five large European companies**, a shared cost report to identify the opportunities for banks and other players in the prepaid business within Europe.
- For a **UK EBPP utility**, a structured corporate market research study to help identify their requirements of EPPP providers.
- For an **international card scheme**, the development of a set of points of view papers relating to prepaid products which could be distributed to scheme members.
- For a **UK EBPP utility**, a study to select an outsourced payments switch and processor.
- For an **international card scheme**, a detailed study to review the opportunities for prepaid products and services in Germany.
- For an **international card scheme**, an analysis of the opportunities and scope of the prepaid market within Europe.
- For a major **international provider of POS related telecommunications and switching services**, a study to identify opportunities to enter the European eCommerce gateway/PSP market sector.
- For a **Turkish based software company and e-commerce service provider**, a one day workshop to assess the opportunities for partnerships and other business relationships within the EU.
- For an **international card scheme**, a detailed modelling and research exercise to establish the potential for prepaid products and services within Europe.
- For the **UK Payments Council**, a study to establish the opportunities for mobile payments and to assess how mobile payments are developing around the world.
- For a Scandinavian based **mobile payments operator**, a study to help understand its business requirements for a new clearing and settlement facility.
- For a **New Zealand Government department**, an assessment of the opportunities for New Zealand technology suppliers to provide services into the European market place.
- For a UK based **money remittance organisation**, a study to provide a risk/fraud assessment for a new prepaid card product.
- For a **UK/French provider of security solutions**, a study to identify the opportunities for security based products in the mobile sector.
- For a UK based **point of sale and online e-commerce provider**, a review to assess opportunities for the provision of e-commerce services within the EU and worldwide.
- For a UK based **POS/ATM network services provider**, a study to identify opportunities to deliver network services to multi country banks within the EU and CEE.
- For a UK based but international **video and online gaming company**, a study to identify solutions and suppliers for the provision of an online payments facility.

3. Acquiring/Merchant Acquisition - Physical and Virtual World

- For a **group of European banks**, a study to determine the basis on which terminal and other costs should be allocated on an interbank basis.
- For a **major UK bank**, a study to establish the feasibility of providing services on the internet and a review of acquisition opportunities.
- For a **group of European banks**, a study to establish the different methods of charging third party schemes for the use of bank owned terminals.
- For a **major UK bank**, a study and model to determine the feasibility of acquiring SET transactions.
- For a **European acquirer processor**, a study to provide input into a major strategy review. Included an analysis of markets, regulatory impacts and the development of country by country cost models.
- For a **European acquirer**, a study to establish the levels of merchant support service provided to merchants in ten EU nations.

<ul style="list-style-type: none"> For a European acquirer, a study and model to review the opportunities to develop a physical world Cross Border Acquisition Product. 	<ul style="list-style-type: none"> For a major UK clearing bank, the development of a model to assist in the planning, pricing and marketing of acquiring services.
<ul style="list-style-type: none"> For a major EU processor/acquirer, a study to identify the switching components needed to develop and implement a Multicurrency e-Com Cross Border Acquiring product. 	<ul style="list-style-type: none"> For a European credit card company, a modelling exercise to develop a business case and bid model for an internet acquiring product.
<ul style="list-style-type: none"> For a major interbank processor, a workshop to identify opportunities within the European e-CBA market place. 	<ul style="list-style-type: none"> For a European credit card operator, the development of a recommended organisational structure for the implementation of a new merchant acquiring operation.
<ul style="list-style-type: none"> For a major European bank, a study and model to develop a strategy for Cross Border e-commerce acquiring. Assignment involved an RFP selection process with switch software vendors and service providers as well as the preparation of a business case. 	<ul style="list-style-type: none"> For a major UK clearing bank, a European bank survey to identify those costs associated with offering an acquiring service.
<ul style="list-style-type: none"> For a European acquirer, an analysis and model of the opportunities to provide an e-commerce cross border acquiring service. 	<ul style="list-style-type: none"> For a major UK clearing bank, a review of its Merchant Acquisition Product, marketing, selling and pricing policies and the development of a series of programmes to enable the strategy to be implemented.
<ul style="list-style-type: none"> For a European credit card company, a study to develop a strategy, proposition and product features for an Internet acquiring product. 	<ul style="list-style-type: none"> For a major UK bank, a survey of pan European retailers to determine their interest and facilities required from a cross border multi-currency processing service.
<ul style="list-style-type: none"> For a European credit card operator, the development of a recommended organisational structure for the implementation of a new merchant acquiring structure. 	<ul style="list-style-type: none"> For a major UK clearing bank, a European survey to identify those costs associated with offering an acquiring service.
<ul style="list-style-type: none"> For a major UK clearing bank, a review of its Merchant Acquisition Product and the development of a series of programmes to enable the strategy to be implemented. 	<ul style="list-style-type: none"> For a European credit card operator, the development of a financial model of its acquiring business, revenues, costs by market sector and by type of merchant.
<ul style="list-style-type: none"> For a European credit card operator, a review of their merchant acquiring business, the development of a long term strategy and a series of programmes for the re-launch of the product. 	<ul style="list-style-type: none"> For a major oil company, a review of its strategy towards banks and the development of its own in-house transaction acquisition infrastructure.
<ul style="list-style-type: none"> For a Middle Eastern central bank, the evaluation and modelling of the response to an ATM/Eftpos RFP. 	<ul style="list-style-type: none"> For an EU based debit and credit card acquirer, development of a set of value added product features that could be offered with the core acquiring service.
<ul style="list-style-type: none"> For a UK Eftpos supplier, a brief review of their strategy for the UK market place. 	<ul style="list-style-type: none"> For a large British Isles bank, advice, support and assistance in reviewing an acquiring licensing agreement.
<ul style="list-style-type: none"> For a major international card scheme, a survey of T&E merchants in five countries to establish their views and attitudes towards Dynamic Currency Conversion. 	<ul style="list-style-type: none"> For a CEE acquirer, a study to help the organisation redevelop its acquiring strategy and to refocus its marketing, selling and pricing activities.
<ul style="list-style-type: none"> For a major UK clearing bank, the production of a definition of a new European product and the production of a model and business case for the next phase of development. 	<ul style="list-style-type: none"> For a CEE acquirer, a study to review its acquiring pricing, marketing and selling strategy.
<ul style="list-style-type: none"> For an international T&E card scheme, a study to assess the potential impact of emerging third party processors and non-bank acquirer business models in the European market. 	<ul style="list-style-type: none"> For a CEE acquirer, a study to implement an ongoing cost operational cost reduction programme.
<ul style="list-style-type: none"> For a large UK based acquirer, the production of a set of five country acquiring and processing landscape reports. 	<ul style="list-style-type: none"> For a US based bank, a workshop to examine the European market structures and to identify potential market opportunities.

- For an **international T&E card scheme**, a “mystery shopper” survey of merchants and overseas customers’ views of dynamic currency conversion (DCC).
- For a **Belgium based T&E card scheme**, survey of MSCs as applied to credit cards in Belgium and the Netherlands.
- For an **Italian acquiring company**, an assessment of best practice approaches for the governance and structures of acquiring joint venture companies.
- For a large **pan-European bank** with operations in the EU, CEE and the Russias, a study to identify the profitability of the organisation’s acquiring businesses in five countries and an assessment of strategic direction and options for the business over the next five years.
- For an **international card scheme**, help and support in developing the strategic marketing and merchant services component of an acquiring handbook to be issued to scheme members.
- For a Scandinavian based company providing **VAT refund services**, a study to examine the potential to extend its services up the value chain to incorporate VAS and alliance based services.
- For an **international card scheme**, the preparation for and delivery of a one day workshop to present an acquiring profitability tool to banks within the Ukraine.
- For a Netherlands based **major retail bank**, a study to help develop acquiring risk policy and procedures.
- For a **major UK acquirer**, a study to assess the cost effectiveness and efficiency of its chargeback processing operations.
- For a **major Italian multi country bank**, a study to assess the opportunities for new revenues and profits as a result of innovation. The study scope encompasses all forms of payments, cards, electronic, mobile, contactless, remittances and SME payments.
- For a **major UK clearing bank**, a strategic review of an acquiring product and the development of a plan for its redevelopment.
- For a **major international systems integrator and consultancy company**, an extensive survey covering all the European markets to review the evolution of the European payments market as a result of SEPA. The report was subsequently published and widely distributed within the EU.
- For a **German based PSP**, a workshop to assess the UK virtual and physical world acquiring market.
- For a **US based card scheme**, help and support in reviewing the EU market as a preparation for their subsequent purchase of an international card scheme.
- For an **Italian credit card acquiring operation**, a study to identify best practice processes for marketing, selling and the provision of value added services.
- For a European based **international card scheme**, a two day comprehensive acquirer best practice training course for internal staff with a focus on new product innovation.
- For an **international card scheme**, the conducting of a short study and workshop to enable a Ukrainian subsidiary of a large multi country bank to develop its strategy for acquiring.
- For an **international card scheme**, the development of a standard boilerplate RFI/RFP to be used by large retailers to send to merchant acquirers to obtain bids for services.
- For an **international card scheme**, a template to enable the assessment of new applications for acquiring membership within the CEMEA region.
- For a Swiss based **acquiring organisation**, a short study to assess the system change requirements necessary to enable the acceptance and processing of UK Maestro cards.
- For an **e-commerce merchant**, a study to assist the organisation in identifying a payment services provider and also more competitive merchant acquiring rates.

4. Debit and Credit Card Issuer

- For a **UK building society**, a study to identify those external factors that will impact on its longer term strategy for the EU marketplace.
- For a **major UK debit card scheme**, a major strategic infrastructure study to identify alternative approaches to the switching/ authorisation settlement of transactions. Involved the development of an RFP and the evaluation of several potential vendors.
- For a **major UK debit card scheme**, a study to identify vendors of services to support smaller scheme members.
- For a **major UK debit card scheme**, a study to establish a new approach to the management of both the technical and business aspects of the scheme.
- For a **European bank**, a review of its plans for the piloting and launch of a debit card.
- For a **large UK building society**, a review of the strategic options for its card issuer business and the management of a bidding process to determine the possible outsourcing of the complete operation.
- For a **major UK bank**, a review of the potential market for affinity and co-branded cards.
- For an **overseas bank**, a review of credit control and collections within its credit card services unit.
- For an **overseas bank**, a review of the potential for specialised card services (bespoke, retailer, affinity, and petrol) plus a survey of North American and UK providers, opportunities and approaches to the Corporate Card.
- For a **hardware vendor**, a review of its credit card processing package and an assessment of its suitability for the European marketplace.
- For a **plastic card Processor**, a short review of the potential for debit card services within Europe.
- For an **overseas bank**, the development of a debit card and Eftpos strategy for submission to the organisation's board.
- For a **major international bank**, a search to identify card processing software and potential vendors.
- For a **European debit card scheme**, a study to recommend suitable membership joining rules and a survey of five similar European schemes to identify their approach to membership.
- For a **Middle Eastern bank**, a re-engineering study to establish new processes for Collections.
- For a **Middle Eastern bank** a portfolio and alliance evaluation exercise for a T&E credit card venture.
- For a **Major US bank** a study to develop an implementation plan for the migration of its card base in-house.
- For a **Major US bank** an RFI and RFP study to identify suitable suppliers for remittance processing services.
- For a **Major European bank**, a study to develop a domestic and international credit card business strategy.
- For a **major debit card scheme**, assistance in the development and planning of a conversion project to a new card scheme brand and new authorisation and settlement infrastructure.
- For a **major international card scheme**, a review and survey of the current and anticipated use of multi-account single card access products in key European markets.
- For a **major international card scheme**, a review of the implications of the launch of credit card style debit cards within the European market place.
- For an **international ATM and POS switching company**, the development of a business case model for the creation of a card personalisation business in a Southern European country.
- For a **large US owned but European based processing company**, an extensive survey to assess the demand for commercial cards in five European countries.
- For a **European credit card company**, a study to survey the UK purchase card market to develop product features and a strategy for an issuing and acquiring service.
- For a **European credit card company**, the development of a model for purchase card issuing and acquisition.
- For a **UK bank**, the production of a strategy for the introduction of a purchase card as part of its commercial card development plans.
- For a **large international processing company**, a study to establish the market for commercial cards in four Tier 1 markets.
- For a **European bank**, a review of the potential for telephone banking products and services.
- For a **European interbank organisation**, an assignment to identify the consumer product features that can be delivered as part of a computerised telephone banking service.
- For a **European interbank organisation**, an assignment to review the long term consumer market for public place kiosk based banking and other services as well as developing a set of business case models for a range of consumer product options that could be developed.
- For a **UK clearing bank**, a review of the market structure and opportunities for personal lending products within the UK.
- For an **international card scheme**, a short study to identify different approaches to the application of APRs in literature provided to consumers.

5. Processing

- For a **major international card scheme**, a study to assess in-depth the opportunity for processing services in an EU country. Study involved a detailed examination of payment flows, construction of a country schematic and an assessment of alternative processing solutions that could be offered to member banks.
- For an **EU interbank company**, the development of a presentation to be given to the Company's Board and Management reviewing the European banking and processing business, and at the same time, identifying potential opportunities for the company.
- For a **European based interbank organisation**, a study to compare their processing costs and product features with six other similar organisations across Europe.
- For a **CEE processor**, a study to ascertain the impact of entering the EU and the increased competition that would result in their domestic market.
- For an **international credit card processor**, a study to determine large merchant attitudes to merchant acquiring services.
- For a **major international card scheme**, a RFI to obtain processing bids for the provision of an outsourced merchant accounting and back office processing facility.
- For a **major international card scheme**, a RFI to obtain bids for the provision of merchant accounting and chargeback processing and settlement software for a planned new processing service.
- For a **major retail credit card company**, a review of the performance of its front end authorisation systems.
- For a **CEE processing company**, a study to implement a cost reduction and quality improvement programme within merchant and card operations and within IT operations.
- For a **Middle Eastern bank**, help and support in managing a RFP process for a selection of transaction switching and card processing software.
- For a **large processing company**, study to identify the opportunities for Eftpos, ATM and credit card processing in the five Nordic countries.
- For an **international card scheme**, a consulting assignment to develop a processing industry best practice for bid management framework.
- For an **international card scheme**, an assignment to develop a best practice processing contract which could be used for the scheme's membership.
- For a **major international processing organisation**, a study to establish the opportunities for Eftpos and ATM processing in UK, Germany, Ireland, Italy and Spain.
- For an **EU based processing company**, a study to examine the alternative strategies that could be adopted for the replacement of an existing traditional front end switching package.
- For an **international card scheme**, a series of three presentations held at different locations within the EU to present concept and ideas relating to the future front end processing architectures and the implications of the implementation of SEPA.
- For a **major international card scheme**, a survey to establish large merchant expectation of authorisation response times in a fully online PIN environment.
- For a **major international card scheme**, the production of 15 country profiles. Each profile examines the payments landscape from an acquiring, processing and issuing perspective.
- For a **CEE processor**, a QA review of all aspects of the company post their purchase by an international processing organisation. The study involved reviews of the company's acquiring, issuing, selling, marketing and development activities.
- For **major international processing company**, a review of the Turkish market place and an assessment of the processing and acquiring opportunities within the country.
- For a **major international card scheme**, an extensive survey to establish the opinions of 20 major banks and 11 major processing companies on the future of card processing within Europe.
- For a **UK card scheme**, a study to establish a revised strategy for plastic card authorisation.
- For a **major UK clearing bank**, a high level review of likely trends in the international, European and UK payments market places.
- For a **major UK clearing bank**, a high level review of likely trends in the International, European and UK payments market places.
- For a **major US owned but international processing company**, assistance in the development and management of a major bid to JV with a large European acquiring organisation.
- For a **US lottery company**, a market research study to identify the opportunities for acquiring and issuing processing services in seven CEE and three Baltic countries.

- For a **European based ATM network**, the development of a model to assess the opportunities for potential customers and partnerships within the European market place for cross border processing services.
- For a **Brussels based ATM switching network**, a study to assess the implications and comparative data relating to international card scheme ATM and POS processing costs.
- For a **major US owned but European based processing company**, assistance and support in the development of its annual business strategy and plan.
- For a **UK interbank owned processing company**, a study to assess the potential for developing an integrated, common processing platform for the card processing and ACH businesses.
- For an **Egyptian based processing company**, the development of a set of templates and best practice for the submission of processing bids, their sale and contracts.
- For a UK based **POS service provider**, a study to identify those markets with potential to and operate eCommerce and eCommerce acquiring type services.
- For a large **international US owned processing company**, a study to identify and analyse the implications of the development of integrated cards and ACH processing companies.
- For an **international card scheme**, a study to identify the enhancements and new facilities that could be developed and implemented within a new processing platform.
- For a Scandinavian based **mobile payments company**, a series of workshops to help the business establish its requirements for a planned new operational processing platform.
- For a Danish based **interbank processing company**, a research study and one day workshop to compare developments in the US card payments business with developments within the EU. This presentation was given to the processor's executive management.
- For an Italian based **large interbank processing company**, a study to assess the approach to market of major authorisation, clearing and settlement processors.
- For a US based **card processing and software supplier**, a study to identify the opportunities for the provision of secure card processing services.
- For an **EU based multi country bank**, help and support in assessing responses to an outsourcing RFP for the provision of card based processing services.
- For an **EU based multi country bank**, a study to develop a new operational model designed to support a centralised processing environment.
- For an EU **based multi country bank**, a study to assess the staffing requirements for a new operational model.
- For a Scandinavian based **point of sale terminal and network provider**, a study to assess the opportunities to enter the UK market and to work in alliance with domestic providers.
- For a **UK technology company**, a review of their plans to enter the European market.
- For a **European interbank organisation**, an assignment to establish the market and business case for the provision of a secure data transmission service.

6. M&A and Valuations

- For a **venture capital organisation**, an initial due diligence study to establish the feasibility of a new secure payments product.
- For a **major international processing company**, assistance in conducting a due diligence study as part of a M&A bidding process.
- For a **Spanish processing company**, an assessment of its strategic options within a broader SEPA environment.
- For a **large European processing company**, a study to establish the valuation of the company and also its investments in other organisations.
- For a **venture capital company**, support and assistance in developing its strategy for a bid to purchase a major European services company.
- For a **European based acquiring and processing company**, a major and extensive study to help develop its market entry and M&A strategy for its operations within the EU.
- For a **European based acquiring and processing company**, a major and extensive study to help develop its market entry and M&A strategy for its operations within the EU.
- For a US owned but UK based **major card processing company**, an analysis of a target M&A processing company based in mainland Europe.
- For a **major US processing company**, a study to assess the German market and the future opportunities for NSP services in Germany.
- For a **Scandinavian based processing company**, a study to assess opportunities to enter the German market and to acquire processing players
- For a UK based **private equity company**, a short study to identify potential processing companies with whom the organisation could partner to enable entry into the German market.
- For a UK based **venture capital company**, a study to assess the feasibility of an internet based secure payments method.

- For a UK based **venture capital company**, assistance during due diligence for the potential M&A of a VAT rebate provider.
- For a US based **gaming company**, a market assessment support during due diligence for the M&A of a Czech based processing company.
- For a major **EU acquirer processor**, a study to identify potential technology M&A opportunities within the EU.
- For an **ATM network company and ATM scheme**, a market analysis study as an input into the organisation's M&A and JV plans.
- For a large **EU processor**, a study to assess the value of the company as well as the value of its network business prior to its offer to market.
- For a **venture capital consortium**, a review to establish the viability of a business plan for an organisation involved in the secure delivery of credit and debit cards and other documents. The study involved an assessment of the potential market, review of competitor offerings and impact of introduction of EMV/PIN/CVM.

7. Smart Card and Electronic Purse

- For a **major Middle Eastern central bank**, a member's bank survey to determine their attitudes towards a chip infrastructure for EMV and electronic purse.
- For a **Middle Eastern country**, a paper for government to outline the basis on which electronic purse should be regulated.
- For a **European banking consortium**, a six nation survey to determine approaches to the commercial framework and pricing of pilots and national roll outs of the electronic purse.
- For a **major UK bank**, the development of financial models, a business case and strategy for a smart card/electronic purse product.
- For a **major UK bank**, the development of financial models a business case and strategy for an electronic purse product.
- For a **European interbank organisation**, the review of potential legal and regulatory plans and their impact on the electronic purse.
- For a **major UK bank**, the development of a set of business case models for the electronic purse.
- For an **International third party processor**, the development of financial models and a business case for an electronic purse service.
- For a **European interbank organisation**, the development of the detailed scheme rules and procedures for an electronic purse.
- For a **European interbank organisation**, the development of a set of literature to help consumers and merchants understand the purpose of the electronic purse.
- For an **interbank organisation**, the development of a plan for the piloting and implementation of the electronic purse for both the issuing and acquiring business.
- For a **British bank**, the development of a strategy for the electronic purse and the smart card.
- For a **major Middle Eastern central bank**, a report and a business case modelling study to quantify the benefits of implementing a chip infrastructure for the nation.
- For a **European banking consortium**, a study to determine the most suitable infrastructure to support an electronic purse and to meet EMV standards.
- For a **European bank**, a study to identify the Legal regulatory and technical standards that can be applied to the electronic purse and e-money.
- For a **European interbank organisation**, a study to review the legal and scheme rules issues associated with the cross border use of the electronic purse.
- For a **European interbank organisation**, a study to assess the impact and develop a business case for the introduction of EMV chip standards for cards and for merchants.
- For a **British bank**, a high level review of their overall strategy for the electronic purse.
- For a **major UK bank**, the development of a smart card and electronic purse strategy financial models, and business case.
- For a **European interbank organisation**, a board level review and feasibility assessment of the electronic purse prior to the commencement of the technical pilot.
- For a **European interbank organisation**, a study to determine terminal supplier attitudes towards security devices for a planned electronic purse.
- For a **European interbank organisation**, the development of financial models for:
 - electronic purse issuing and acquisition
 - merchant benefits from cash displacement by the electronic purse
 - cash, credit/debit card and ATM transaction displacement impact of the electronic purse
- For a **European interbank organisation**, the production of an overview of the national electronic purse scheme to be distributed to interested banks and interbank organisations.
- For a **European interbank organisation**, a study to review /reconsider the profitability of an electronic purse product.

- For a **European interbank organisation**, the development of a paper on purse regulation for submission to the European Banking Association.
- For a **major international systems integrator and consulting company** based in New Zealand, a research study to identify the trends in smart card usage.
- For a **European bank**, a review of a credit card issuing and acquiring strategic plan.
- For a **European interbank organisation**, the review of the progress of a live electronic purse scheme and the development of recommendations for the next two years.

8. EMV for Debit and Credit Cards

- For **UK card scheme**, support resources to assist in developing the testing plans and simulators for the UK's EMV implementation.
- For a **major UK debit card scheme**, an extensive study to research the issues associated with the introduction of PIN/CVM.
- For **UK card scheme**, support resources to assist in the review of member's EMV implementation plans.
- For a **major international card scheme**, a technical study to develop a specification for a chip card product to be implemented by the largest Egyptian bank. Study involved an analysis of current methods and the development of combined EMV card which would also support a fixed rate interest product.
- For **UK card scheme**, support resources to assist in the planning and administration of the UK's EMV implementation.
- For a **major UK bank**, a study to assess the IT impact that implementing the UK's EMV plans would have on the bank's issuing and acquiring infrastructure.
- For a **major UK bank**, the development of a model to establish the benefits that EMV implementation would produce.
- For **two major Canadian banks**, provision of business and technical consulting resources to assist the bank in developing their plans for the implementation of EMV.

9. Interchange, Pricing, Credit Reference

- For an **international card scheme**, an initial review of some of the implications relating to MSCs and interchange for a new debit card product.
- For a **European acquirer**, several studies to establish MSC rates by market sector in 11 EU nations.
- For a **European based credit card acquirer**, an EU wide study to establish MSC rates by market sector for debit and credit cards and also to establish services included within the fees charged.
- For a **large UK based petrol retailer**, a survey of UK MSCs as they apply to the petrol retailing sector.
- For **three interbank processing companies**, a survey of nine European countries to identify MSC rates for both debit and credit card acquiring.
- For a **European debit card scheme**, a study to establish an interchange fee that can be applied to the debit card, a survey of a similar schemes within Europe, and a recommended implementation strategy for merchants.
- For an **ATM processor**, the development of a sophisticated national competitor ATM interchange and charging model.
- For a Latvian based **interbank organisation**, an interchange study to establish interbank costs for point of sale face-to-face debit and credit transactions.
- For a **Portuguese based interbank organisation**, an interchange study to establish interbank costs for the national debit card scheme.
- For a **European credit card company**, a modelling exercise to develop a business case and pricing structure for an internet acquiring product.
- For a **European interbank organisation**, a survey of five countries to determine acquiring pricing strategies for electronic commerce plus the development of a recommended charging policy.
- For a **European credit card organisation**, an assignment to review the credit card commission rates that apply in smaller countries.
- For an **international card scheme**, an assignment to construct an acquiring profitability tool which could be used for new entrant and small acquirer players.
- For an **international card scheme**, a review of the ATM market in the UK and alternative approaches that could be adopted for interchange.
- For a **European interbank organisation**, a study to review and establish an interchange and pricing structure for a national electronic purse.
- For a **group of European banks**, a brief review of the principles and application of interchange to debit cards and Eftpos.

- For a Latvian based **interbank organisation**, an interchange study to establish interbank costs for ATM and e-commerce transactions for debit and credit card transactions.
- For a **Latvian based interbank organisation**, the preparation of an interchange study report for submission to the local regulator.
- For an **international credit reference agency**, a review of new opportunities for payments products and services.
- For a **European interbank organisation**, a study to develop a Business Requirements Specification for a National Credit Reference System.
- For a **large international credit reference agency**, a study to identify the opportunities within the British Isles for the provision of a processing platform to support lending to small and medium sized businesses.
- For a **major international card scheme**, a review of the rationale and case for a variety of interchange options by country.

10. ATMs

- For a **European retail bank**, a survey to establish the different approaches adopted by six EU banks for the organisation of the ATM business.
- For a **European interbank processor**, a survey to establish attitudes in eight EU countries to the concept of surcharging.
- For a **retail bank**, a study to review its ATM switching strategy and future revenue generating plans.
- For a **Middle Eastern central bank**, a review of the feasibility of using the ATM to set up direct debits.
- A survey of the **USA ATM market**, the history behind surcharging and the attitude of regulators.
- For an **ATM switch vendor**, the development of a set of models for the operation of an ATM front/back end switch.
- A review of the alternative methods of **ATM Direct/Interbank** transfer mechanisms.
- For an **EU interbank processor**, an RFI to establish prices for the purchase of 1000 full function ATM's.
- For an **EU interbank processor**, a study to establish the EU and domestic market requirements for public place kiosks.
- For an **EU interbank processor**, a review of the feasibility of enabling the payment of tax returns and other documentation using the ATM
- For an **international ATM manufacturer**, the development of a set of cost of ownership and back end switching models
- For an **ATM processor**, a review of the structure of an ATM Switching Organisation.
- For a **potential new entrant** into the ATM market, a review of the regulatory and other implications associated with ATM surcharging.
- For a **Middle Eastern central bank**, an RFI and RFP to select a new ATM and Eftpos switch.
- For one of the **UK's high street banks**, a study to investigate the concept of pooling ATMs on an interbank basis. The study involved the development of a detailed processing model for an organisation able to support up to 15k ATMs.
- For a major **UK high street bank**, a RFI process for the outsourcing of ATM processing for bank branches and remote sites. Involved discussions with four major vendors and four IADs.
- For a **UK clearing bank**, a study to examine some of the future strategies that players in the UK ATM market might develop and the impact these could have on the bank's business.
- For a **major international card scheme**, a study for the CEMEA region to establish the proposition and potential market for an ATM based bill payments facility. Study involved the development of a high level overview of processors, a high level macro model of the potential market, as well as an evaluation of the commercial frameworks within which a service could be supported.
- For an **international card scheme**, a second study to examine in more detail the options and feasibility of developing an ATM based mobile top-up service.
- For a **major international card scheme**, a first stage study to develop a business case to provide an ATM based mobile top-up service on a pan-European basis. Study involved the development of a country by country opportunities model for issuers and acquirers.
- For a major **UK retail bank**, a review of its ATM strategy in the light of the changing UK market place.
- For an **international card scheme**, the development of an initial high level strategy for the provision of services into the UK ATM market place.
- For an **international card scheme**, a study within the UAE to identify the opportunities for POS, ATM and online bills payment facilities.
- For a **British Isles based bank**, a study to establish the alternative processing strategies that could be implemented to enable the cross border processing of ATM transactions.
- For an **international card scheme**, a short study to provide an overview of the ATM market landscape and processes in selected EU countries.

11. Loyalty Reward

- For a **USA credit card**, services provider a study to identify how subscription fees can be collected from across Europe.
- For a **UK card issuer**, a study to identify the market for card related alliances.
- For a **major UK bank**, a study to develop a business case and model for a new set of plastic card related products.
- For a major **European bank**, a study to identify a co-branded product which would be linked to a loyalty reward programme.
- For a **UK bank**, a review of a smart card based co-operative loyalty reward concept.
- For the **Czech operation of a major international consumer finance business**, a study to review their plans for the development of a new loyalty proposition.
- For a **major UK bank**, a study to establish the market and opportunities for affinity and co-branded debit and credit cards.
- For a **European bank**, a review and modelling exercise of a proposed external credit card loyalty reward programme.
- For a **major European bank**, a strategic study, modelling and business case assignment to develop an integrated set o loyalty reward products and alliance arrangements.
- For a **major UK clearing bank**, the review of a possible loyalty reward programme.
- For a **major UK bank**, a study to specify the requirements outline and the internal demand for an integrated customer loyalty reward programme.
- For a small **loyalty processing company**, a study to help assess its strategic direction and the potential for alliances and partnerships.

12. Training

- For a **major EU card scheme**, the development and delivery of an EMV and e-commerce training programme for its EU members.
- For a **major international card scheme**, a short training course to enable operational staff to understand the dynamics of Eftpos and card processing in nine major markets.
- For one of the **largest UK CIT's**, the development of a sales training course to provide senior marketing product development and selling staff with an insight into the banking aspects of the UK ATM business.
- For an **ATM processor**, the development of a sophisticated national competitor ATM interchange and charging model.
- For an **Egyptian based processing company**, the development and execution of a best practice acquiring guide and training course.
- For an **international card switching technology company**, a three day training course focused on business case studies in the payments business.
- For an **Egyptian based processing company**, a best practice training course for debit and credit card issuer operations.
- For an **international card scheme**, the development and delivery of a two day acquiring best practice training course for regional staff in Moscow, London, Dubai and South Africa.

13. Domestic Money Transmission Strategies

- For a **major UK bank**, a short study to review its 5 year money transmission strategy.
- For a **major UK personal bank**, the carrying out of a comprehensive review of its money transmission strategy over a period of three months and the development of a series of models and scenarios as part of a five year plan.
- For a **major UK clearing bank**, the facilitation of a senior executive money transmission planning session.
- For an **overseas bank**, the development of an integrated Money Transmission strategy for the banks payment instrument set.
- For a **major central bank**, a review of plans to convert its central Eftpos and ATM network to because Y2K compatible.
- For a **major Middle Eastern central bank**, a study to review the national infrastructure planned for Direct Debiting and to recommend how best it could be improved.
- For a **major UK clearing bank**, a review of their revised money transmission strategy.
- For a **UK clearing bank**, a brief overview of elements of its Money Transmission Strategy.
- For a **UK based CIT**, a study to establish the opportunities for outsourced counter based transaction processing services.
- For an **international FM operator**, a study to review the opportunities to extend its cash handling services to other banks and players within the UK market place.

- For a **European interbank organisation**, assistance and support in developing a review of cash and cash repositioning.
- For the **Turkish Tax Advisory Group**, a study to assess the implications and benefits of a tax rebate for card based purchases as a means of reducing the unofficial economy and the use of cash.
- For an **Irish Building Society**, a study to develop a strategy for transaction banking and for a new current account product.

14. Remittances, Overseas Payments, Foreign Exchange

- For a **major UK clearing bank**, a study to assess the development cost of introducing the APACS chip/CAM application.
- For a **European interbank organisation**, a review of an interbank account transfer payment instrument.
- For a **European interbank organisation**, the development of a plan for the relaunch of an existing payment instrument.
- For a **specialist provider of foreign exchange services**, an initial study to identify the opportunities for a new service designed to provide cash to account remittances.
- For a UK based **online FX provider**, a study and workshop to assess the potential opportunities in the worldwide remittance market place.
- For a UK based **online FX company**, a further study to identify new methods and approaches to prevent fraudulent processing.
- For an **international card scheme**, study to establish the feasibility of extending a person to person transfer service to an all cards receiving account.
- For a **European Bank**, support resources for the development of a strategy for its international payments business.
- For a **major UK clearing bank**, a review of its marketing and selling strategy for its international and cross border payments business.
- For a **major international interbank organisation**, a survey of thirteen European banks to determine attitudes, requirements, basis of decision making towards a new cross border payment service.
- For a **major international interbank organisation**, a strategy for cross border processing, the development of specific products and services and the preparation of a business case.
- For a **major UK clearing bank**, a study to assess the development cost of introducing the APACS chip/CAM application.
- For a **European interbank organisation**, a business review of a new cheque authorisation and guarantee service offered to merchants at the POS.
- For a **specialist company in the provision of foreign exchange services**, a study to identify the opportunities for new products and services within the UK, European and international markets.
- For a **UK based foreign exchange specialist**, a payments workshop to identify opportunities for the company within the UK market and across Europe.
- For a UK based **online FX company**, a short study to assess the organisation's risk and fraud policy and procedures.
- For a UK based **money transmission association**, the development of a PSD handbook for circulation to members.
- For an **EU based software organisation**, presentation to their Executive User Group on the implications of SEPA and likely changes that may result within the EU's processing business.
- For a **European interbank organisation**, a review of its plans for a new scheme for handling lower priority cross border payments.
- For a **major international interbank organisation**, the completion of a high level strategic review and the development of a long term strategy for the high value cross border payments sector. This study involved a market research exercise which required the in-depth interviewing of 18 European and North American banks.
- For a **consortium of European travel business companies**, the production of a business case and model for a potentially new pan European service for the sector.
- A survey of **five major European telecommunications providers**, to determine their attitudes and reactions to criticism of the cost of European telecommunications within the EC Green and White papers on cross border processing.

15. Change Management RFPs and Quality

- For a **European interbank organisation**, a survey of approaches towards the implementation of a quality programme and the development of a quality strategy based on ISO 9000.
- For a **major European retailer** with operations in the UK, the management of an RFP for the selection of an EMV compliant eftpos terminal.
- For an **interbank organisation**, the selection of a strategic, tactical and operational project management tool for a development department of 200 staff.

16. Settlement

- For a **major international bank**, the preparation of a business case for the investment in a new settlement software solution.
- For a **European interbank organisation**, a comparative study of different fee structures for ACHs across Europe.
- For a **software vendor**, a review of the market for capital markets clearing and settlements software.
- For a **major UK bank**, the development of a revised set of business requirements and tendering documentation for a back office capital markets settlement process.
- For an **American bank**, the requirements specification, RFP and software selection of a clearing and settlements software package.
- For an **international provider of prepaid**, surveys, assistance in helping the business develop its business continuity planning as a result of launching a prepaid product.

17. Wholesale Payments and Real Time Gross Settlement (RTGS)

- For a **Middle Eastern central bank**, the provision of resources to own the Functional Specification of an RTGS new system development.
- For a **Middle Eastern central bank**, a review of another interbank organisation's RTGS testing and implementation strategy.
- For a **UK based provider of wholesale and international payments software**, a workshop to assist in the documentation of the high level requirements for a new payments platform.
- For a **UK provider of wholesale and international software**, a survey into the market for a global payment engine product.
- For a **major Middle Eastern central bank**, the development of a testing strategy and plan for a new RTGS System.
- For the **National Bank of a Sub-Saharan African company**, an initial study to assess the changes required to the nation's RTGS, clearing & settlement, chequing, ATM and eftpos infrastructure.
- For an **international wholesale and software company**, assistance in the development and modelling of a business case for a new payments product.

About PSE Consulting

PSE Consulting is a leading European payment business and technology consulting organisation. The company was established in 1991 by Peter Jones and operates from offices in London.

PSE Consulting is a founder member of the European Payments Consulting Association (EPCA), an association of like consultancies operating in six European nations.

The Company provides a wide range of consulting services to banks, card schemes, interbank and commercial processors, merchants, acquirers and payment sector providers.



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PSE Consulting
Office: +44 (0)20 8891 6244
Fax: +44 (0)20 8891 6245
info@pseconsulting.com