

# Accenture Payment Services

Helping banks and other payment service providers to improve business strategy, technology and operational efficiency to transform their business



High performance. Delivered.

  
accenture

Strategy | Consulting | Digital | Technology | Operations

Over 4,000 Payments professionals, aligned by skill set, serving 100+ clients globally via specialized delivery centers.

Broad set of assets, credentials, tools and frameworks to accelerate each step of the payments/cards transformation journey from strategic planning through delivery.

Relationships and strategic alliances with market leading FinTech vendors including ACI, Fundtech, Clear2Pay, First Data, Vocalink and Ripple.

# Payment Industry Priorities

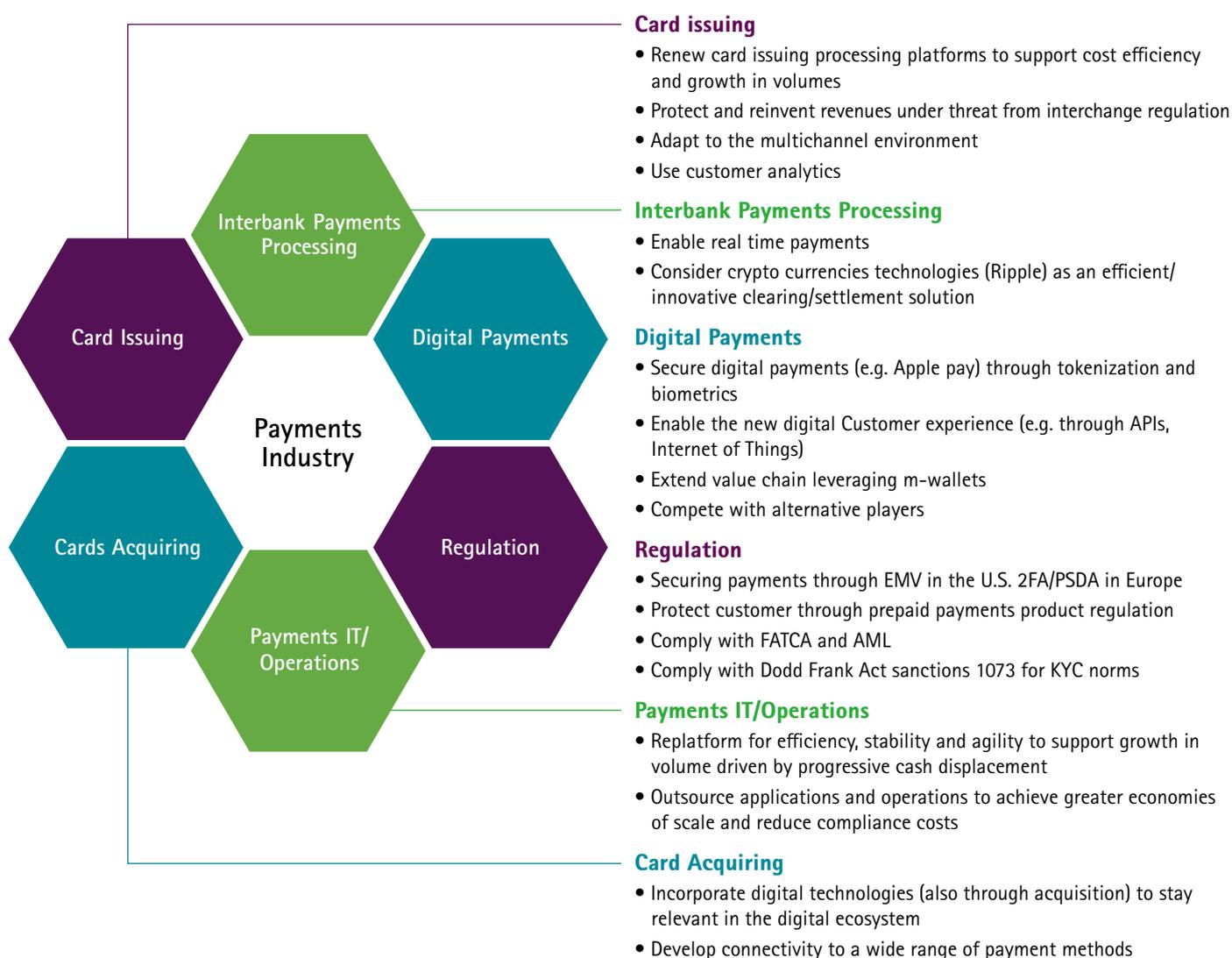
## The payments market is undergoing tremendous change.

Customers' demand for omni-channel, real time payments is driving more innovation and efficiency. Open source crypto-protocols are providing an alternative to bank led clearing and settlement. Banks are at the risk of disintermediation with the entry of non-bank PSPs. Digital is driving innovation in card payments and new regulations like PSD2 is mandating security, charges and access of bank accounts.

The forces driving this change require banks and other payment service providers to transform their business by developing new capabilities, new business models and innovative operating models (see Figure 1). The changes are substantial and expected to absorb significant budget and effort. But the benefits from greater competitive positioning and efficiency far outweigh the price of making this transformation.

Furthermore, payments are a key way for banks and payment service providers (PSPs) to maintain a strong link with the customer experience; by transforming their payment business, banks and PSPs can remain relevant at the point of interaction with customers, protecting themselves from the risk of disintermediation in the value chain.

FIGURE 1. Payments industry priorities: New forces are driving the transformation in the payment business, requiring new capabilities and operating models



# How Accenture serves the Payments Industry

Accenture Payments Services is at the forefront of developments in the payments industry, and keeps a tab on the pulse of the market.

We understand the market and are a leading player in the industry. We are dedicated to help banks improve business strategy, technology and operational efficiency, with dedicated professionals committed to developing their careers in payments to benefit our clients. Our payment capabilities are designed to support all aspects of the payments/ cards value chain. In addition, we are continuously developing our own ecosystem of digital assets, accelerators, strategies and capabilities to give banks and PSPs access to the innovative tools needed to help them become leaders in digital payments. Accenture's Everyday Bank business model for digital places banks deeper into the commercial lives of their customers, to satisfy a broad range of life-cycle needs before, during and after moments of financial transactions. For payments, we call these transactions Everyday Payments. Our mission is to support and accelerate our clients' progress on their Everyday Payments journey—through leveraging our expertise in strategy, consulting, digital, technology and operations.

## 1. Strategy

- Payments innovation and strategy
- Go-to-market strategy
- End-to-end strategic reviews
- Product, pricing and profitability strategy
- Sourcing strategy

## 2. Consulting

- Architecture review and definition
- Operating model definition and operational re-engineering
- Program and project management
- Change program review
- Proof of concepts with new technologies (e.g. blockchain)
- Revenue growth and business optimization
- Vendor selection

## 3. Digital

- Customer experience (e.g. APIs and Internet of Things)
- Omni channel and mobile payments
- Core processes digitization
- Digital transformation
- Mobile wallets
- Payment analytics and managed services
- Crypto-currencies technology

## 4. Technology

- Systems design, build, implementation and integration
- Ongoing development, maintenance and support of card and payment systems
- Onshore and offshore capability for application development and application outsourcing
- Onshore and offshore testing
- Technology and infrastructure optimization
- Software as a service

## 5. Operations

- Business process outsourcing
- Infrastructure outsourcing using onshore and offshore solution centers
- Payment managed services



# Our Value Proposition

Our unique vision and end-to-end high quality solution is designed to drive value in our clients' businesses (See Figure 2).

Banks that choose Accenture to help them renew their payments systems benefit from an experienced design and implementation partner with global reach and unsurpassed resources and capabilities—qualities that enable us to mitigate execution risks and deliver business benefits on time and within budget.

## Core Payment Transformation (Retail & Corporate)

- Re-platforming for efficiency, stability, resilience, agility and regulatory compliance
- Outsourcing applications and operations to achieve greater economies of scale and reduce operations and compliance costs
- Transaction banking services to large corporates to develop deeper banking relationships and new revenue streams

## Payment System Infrastructure

- Real-time payments capabilities to enable mobile and digital payments (live in a few countries such as Denmark, India, UK and Singapore; many initiatives underway including Australia, Middle East, Netherlands, USA)
- Research and development with the latest solutions including distributed consensus ledger technology (Ripple) that may become an efficient and innovative alternative to clearing and settlement
- Systems consolidation expertise to respond to an emerging consolidation wave to achieve greater economies of scale and share investments

## Compliance

- Helping banks and PSPs to adapt to new regulations and manage operational efficiency more effectively (Sanctions, AML & Fraud, Liquidity Management)

## Cards-Issuing Transformation

- Replatforming or outsourcing using leading solutions (First Vision-FD, TS2-TSYS, Base24 EPS-ACI) to achieve scale and cost efficiencies in a market with significant revenue pressures from interchange fees reductions (in Australia, EU, US)

## Cards Acquiring Innovation

- Setting new strategies for digital and cross-border commerce and for new alternative payment methods
- Transforming acquiring capabilities to leverage innovations at point-of-sale and increased volumes of transactions from e-commerce, mobile devices, contactless and digital technologies (NFC, HCE, EMV)
- Implementing robust security measures (EMV, biometrics, tokenization) to enable volume growth and 24x7 transaction capabilities

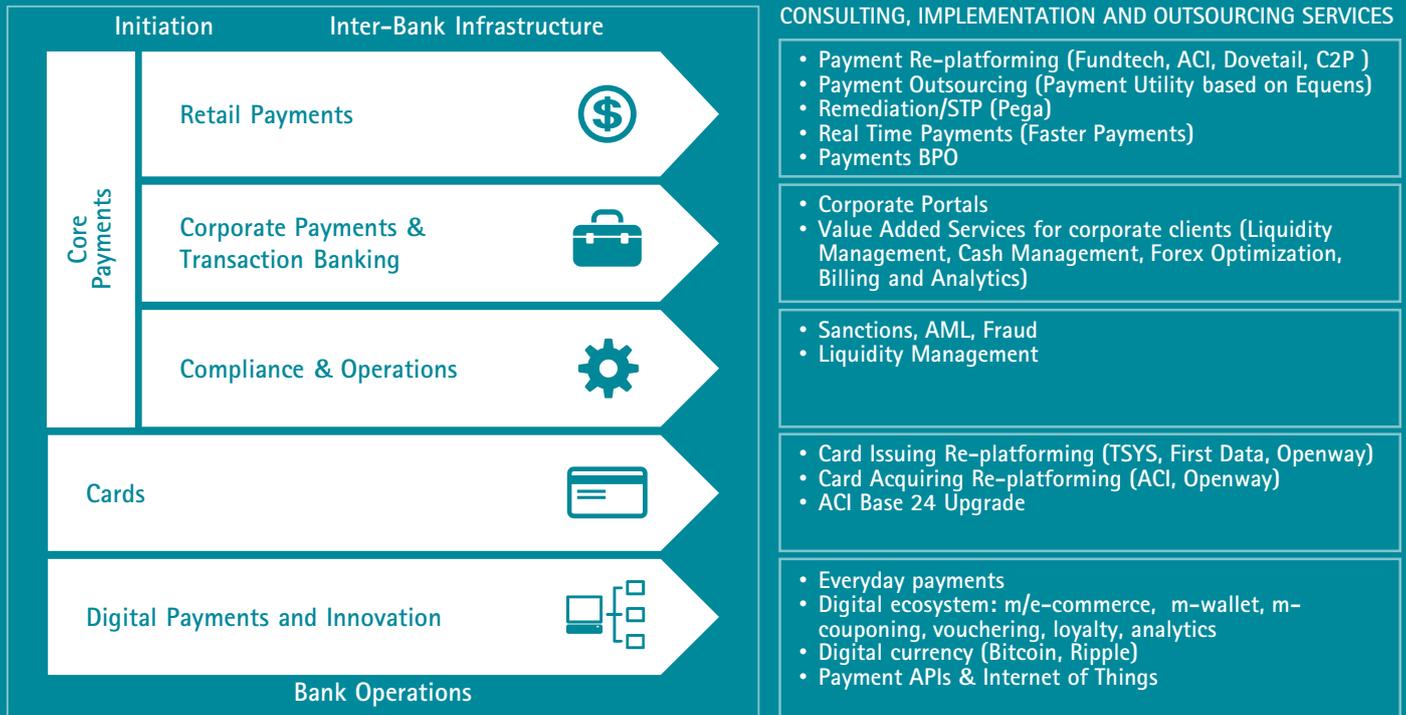
## Digital Payments

- Multichannel transformation and payment ecosystem enablement to enhance the customer experience across new digital payment solutions
- Helping banks to extend their value chain by leveraging m-wallets and APIs to competitively position against the threat of non-bank PSPs operating across the value chain (PayPal)

# Payment Services Offerings

Accenture Payment Services has a set of offerings to help clients create, implement and run payments/cards business models and systems to enable success and high performance.

FIGURE 2. Accenture Payment Service Offerings



# Success in the Market

## Leading Australian Bank, Group Payments Strategy

Leading Australian Bank was struggling due to lack of coordinated Payments strategy, fragmented decision making structure and under investment in payments infrastructure. Accenture defined a high level roadmap plan that provides a high level transformation plan to the bank. We assessed and created a prioritized list of opportunities in the payments market space based on bank's strengths and capabilities.

## European Leader in Retail Banking, SEPA Direct Debit Payment Platform Implementation

Leading retail bank in Europe wanted to strengthen its market share and chose C2P for building a single SEPA payments platform; Accenture implemented the C2P OPF using functional team, technical team and Delivery Center network. Accenture implemented a centralized shared payments IT platform to process SEPA SDD scheme for 8 French entities and 4 international entities with common interface format for all entities. We also built the technical architecture and configuration (performance and system availability expectations).

## Brazilian Merchant Acquirer, Card Issuing and Acquiring re-Platforming

Accenture helped Brazilian merchant acquirer achieve a 60 percent reduction in tickets with a new core system support model. Providing credit and debit card products and services, and processing more than three billion transactions per year, this organization is one of the largest merchant acquiring companies in Brazil. Accenture helped the bank in expanding the application outsourcing scope. In addition, Accenture also provided application maintenance support for the core systems responsible for authorizing the large volume of online transactions. Now the bank is able to address its knowledge management issue, retain critical resources and build the required skills needed to run its core system.

## Large Brazilian banks implement mWallet using DCPD Accenture platform

Two major Brazilian banks, along with the largest card payment processor, launched a new processing servicer that targets the mobile digital payments and sub-acquirer markets. The group holds 40% of the market share cards issuance and 50% of acquiring market in the country. They wanted to strengthen their participation in the electronic payments market and chose Accenture as partner for the mWallet platform. Accenture is implementing DCPD modules using functional team, technical staff and network Delivery Center to implement a mobile payment platform to serve over 10 million customers in the next five years.

## Large American bank, BPO services

Accenture provides BPO services for 100+ roles supporting the commercial bank in their treasury, payments, lending, deposits and risk operations functions. The project scope includes Positive Pay, ACH/Wires quality assurance, payment exceptions, treasury account maintenance/reconciliation, account analysis/billing, credit spreading, back-office credit servicing, file balancing/recon, capacity planning. Services are supported from client sites in the US and an Accenture Delivery Center in Chennai, India.



# Why Accenture?

## Breadth, scale and reach

- Over 4,000 professionals engaged in payments work, serving 100+ clients around the world
- Subject matter expertise across the entire payments, cards and digital value chain
- Global research team dedicated to payments, on top of the new market trends and innovations

## Industry expertise

- Consulting expertise to design and implement automated operations and help set and implement strategies to innovate and generate new payment revenue
- Deep local regulatory knowledge to help clients address key changes in regulation
- Comprehensive digital innovation capabilities to help banks become leaders in digital payments

## Our thought leadership

- Our diverse consulting and implementation experience with 100+ clients and our strong payments practitioners backed by a dedicated research team, help us to understand the payment industry and market pulse. It helps us to support payments across strategy, consulting, technology, digital and outsourcing. Our latest Thought Leadership can be accessed [here](#).

## Globally connected

- Our Global Delivery Network (GDN) model provides points of concentration for industrialized systems delivery, maintenance and outsourcing, and is complemented by dedicated groups of payments systems architects and implementation specialists—with deep vendor knowledge
- Despite local and regional variations, the payments industry shares many common themes globally—transaction volume growth, revenue pressure, digital pull, regulatory change, cost pressure—resulting in global relevance and reusability of our credentials, skills and capabilities

## Technical experts

- Core system integration experience to help banks re-platform payments and card systems and improve capacity, flexibility and ability to work in real time and across all channels
- Alliances and relationships with leading third-party payment software providers and vendors including ACI, Fundtech, Clear2Pay, Firstdata, VocaLink and Ripple
- Insights and demonstrations generated at the Accenture Payments Innovation Showcase, part of the Accenture Technology Lab facility in Sophia Antipolis, France



# Contact us

Want to know more about how Accenture Payment Services can help your bank achieve high performance in the payments market? We invite you to contact:

## Massimo Proverbio

Senior Managing Director  
Accenture Payment Services—Global Lead  
massimo.proverbio@accenture.com

## Jeremy Light

Managing Director  
Accenture Payment Services—  
Europe, Africa and Latin America  
jeremy.light@accenture.com

## Robert Flynn

Managing Director  
Accenture Payment Services—  
North America  
robert.f.flynn@accenture.com

## Graham Rothwell

Managing Director  
Accenture Payment Services—Asia Pacific  
g.rothwell@accenture.com

FOLLOW US ON TWITTER



@BankingInsights

## ABOUT ACCENTURE PAYMENT SERVICES

Accenture Payment Services, a business service within Accenture's Financial Services operating group, helps banks improve business strategy, technology and operational efficiency in three key areas: core payments, card payments and digital payments. Accenture Payment Services and its more than 4,500 professionals are dedicated to help banks simplify and integrate their payments systems and operations to reduce costs and improve productivity, meet new regulatory requirements, enable new mobile and digital offerings, and maintain payments as a revenue generator. More than 50 clients worldwide have engaged Accenture Payment Services to help them turn their payment operations into high-performing businesses. To learn more, visit [www.accenture.com/us-en/banking-payments-services](http://www.accenture.com/us-en/banking-payments-services)

## ABOUT ACCENTURE

Accenture is a global management consulting, technology services and outsourcing company, with more than 358,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$31.0 billion for the fiscal year ended Aug. 31, 2015. Its home page is [www.accenture.com](http://www.accenture.com).

Copyright © 2016 Accenture  
All rights reserved.

Accenture, its logo, and  
High Performance Delivered  
are trademarks of Accenture.

This document makes descriptive reference to trademarks that may be owned by others. The use of such trademarks herein is not an assertion of ownership of such trademarks by Accenture and is not intended to represent or imply the existence of an association between Accenture and the lawful owners of such trademarks.