The pace of change across the payments landscape is accelerating. Demographic shifts, advanced technologies, and new expectations for the user experience are among the trends impacting the payments market and its stakeholders. As innovation accelerates, competitive requirements increase. Payments leaders must make decisions today that will set the future course for their organizations.

Accenture understands the payments market and can help. We draw on our experience and have a customized set of proven service offerings to help banks, payments providers, and others across the payments value chain navigate a changing world.
COMPREHENSIVE PAYMENTS KNOW-HOW AND EXPERIENCE

With the acquisition of First Annapolis, we have created a specialized payments organization to help our clients lead. Accenture Payments combines First Annapolis and Accenture's payment offerings with unmatched capabilities, scale, and experience to serve the end-to-end needs of payments stakeholders—from the boardroom and C-suite to the point of sale.

ACCENTURE PAYMENTS—NORTH AMERICA PRACTICE OVERVIEW

Core, Card & Digital Payments Offerings

**COMMERCIAL CARD & B2B**
- Growth Strategy
- Product Specialization
- Pricing Analysis
- Digital Payment Tools
- M&A Advisor
- Design, Build, & Implementation

**CORPORATE PAYMENTS & TRANSACTION BANKING**
- Cash Management/Payments
- Channel & Digital Transformation
- Payment Hubs
- Client Servicing & Onboarding
- Design, Build, & Implementation

**RETAIL BANK PAYMENTS**
- Real-Time Payments
- Loyalty & Rewards
- P2P
- Client Experience Design
- Claims
- Design, Build, & Implementation

**PAYMENT ACCEPTANCE**
- Strategy Development
- Market Intelligence
- Digital Strategy
- Merchant Services
- Digital Client Onboarding
- Design, Build, & Implementation

**STRATEGY & INNOVATION**
- Mobile & Emerging Payments
- Debit/Prepaid
- Payment Fraud
- Strategic Sourcing
- Robotics/Machine Learning

**CARD ISSUING**
- Strategy Development
- Market Intelligence
- Digital Transformation
- Fraud
- Growth Vectors
- Design, Build, & Implementation

HELPING ORGANIZATIONS DRIVE PAYMENTS VALUE

Payments are moving to the center stage with the potential for meaningful value creation. Organizations that choose Accenture benefit from an experienced advisor and proven systems integrator with global reach and leading capabilities that unlock new, insight-driven outcomes.

For example, we:

- Structured the credit card partnership for the launch of one of leading digital brands/platforms in the world
- Completed comprehensive fraud diagnostics for several U.S. card issuers to combat increasing fraud losses
- Defined client’s enterprise payment transformation strategy and implemented payment services hub for large North American bank
- Provided implementation support for one of the largest credit card launches in North America in recent years

We help put our clients on the leading edge of payments.
THE EXPANDED ACCENTURE PAYMENTS TEAM

WHO WE ARE

4,300+ Global Payment Practitioners

800+ North America Payment Practitioners

6 Payment Domains
Experts in Credit Card Issuing & Partnership, Retail Bank Payments, Corporate Payments, Commercial Card, Acceptance, and Strategy & Innovation

OUR RESOURCES

Diverse skills—from strategists and mobile app developers to thought leaders on new innovations and payments systems architects and implementation specialists with extensive vendor knowledge

Digital Labs and Innovation Centers around the globe

Relationships with leading third-party payments software providers and vendors, including Finastra, Dovetail, ACI, Clear2Pay, SAP Payments Engine, First Data, VocaLink and Ripple

Rigorous delivery methodology, underpinned by multi-level architectural models, a vast repository of payment and card processes, and technical and performance expertise

OUR EXPERIENCE

150+ clients in North America

Diverse client base of banks, processors, networks, retailers, and others across the payments value chain

End to end capabilities in bank-side payment services (ACH, Wires, SWIFT, file-based, EDI, APIs) from strategy to build to implementation

Work with 18 of the top 20 retailers that offer a credit card program

Represented sellers and buyers on the highest profile transactions in the ATM, EFT, and prepaid segments

Represented sellers and buyers on strategic transactions in the merchant acquiring industry

Leading advisor on financial services partnerships (co-brand, private label, prepaid, personal loan)

Advisor of choice in helping clients respond to industry changes such as EMV®, Durbin, and CARD Act
ABOUT ACCENTURE

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions—underpinned by the world’s largest delivery network—Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With more than 425,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com.

ABOUT ACCENTURE PAYMENTS

Accenture Payments helps banks, payments providers and other players transform their payments systems and operations to grow and win in the digital economy. We offer the unmatched capabilities, scale and experience of Accenture to address the end-to-end needs of payments stakeholders—from the boardroom and C-suite to the back-office. Our specific services support every phase of the payments value chain, and can help improve provider costs and value outcomes. Our more than 4,300 payments advisors and payments systems integration specialists bring together strategy, business function consulting, digital technology and delivery execution know-how to help keep our clients on the leading edge of payments. To learn more, visit www.accenture.com/payments.

ABOUT FIRST ANNAPOLIS

Acquired by Accenture in March 2017, First Annapolis was founded in 1991, as a specialized advisory firm focused on the electronic payments industry. At the time of the acquisition by Accenture, First Annapolis had one of the largest and strongest advisory teams focused exclusively on electronic payments.