

**ACCENTURE  
PAYMENTS  
NORTH AMERICA**

  
**accenture**



# **POWERING PAYMENTS INNOVATION**



# COMPREHENSIVE PAYMENTS KNOW-HOW AND EXPERIENCE

Accenture Payments offers 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. We have created a specialized payments organization to help our clients establish leading market positions.

## ACCENTURE PAYMENTS—NORTH AMERICA PRACTICE OVERVIEW Core, Card & Digital Payments Offerings

### CARD ISSUING

Strategy Development  
Market Intelligence  
Digital Transformation  
Fraud  
Growth Vectors  
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

## STRATEGY CONSULTING 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

### COMMERCIAL CARD & B2B

Growth Strategy  
Product Specialization  
Pricing Analysis  
Digital Payment Tools  
M&A Advisor  
Design, Build & Implementation

## HELPING ORGANIZATIONS DRIVE PAYMENTS VALUE

Payments are moving to the center stage with significant opportunity 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:

- Worked with a central bank to design and implement a new payment infrastructure
- Structured the credit card partnership for the launch of one of the leading digital brands/platforms in the world
- Completed comprehensive fraud diagnostics for several U.S. card issuers to combat increasing fraud losses
- Worked with a vehicle OEM on an In-Vehicle commerce and payment strategy
- Defined a client's enterprise payment transformation strategy and implemented a payment services hub for a large North American bank
- Provided implementation support for one of the largest credit card launches in North America in recent years

# WE MAXIMIZED OUR PAYMENTS CAPABILITIES TO INCREASE YOURS

## Who we are

**4,300+**

global payment practitioners

**800+**

North American payment practitioners

### **PAYMENT DOMAINS**

experts in consumer and commercial credit card issuing, retail bank payments, corporate payments, payment acceptance, and strategy & innovation

## Our resources

### **DIVERSE SKILLS**

End-to-end capabilities from strategists to design to full stack engineering; from thought leadership to innovation to rapid prototyping; from operational improvement and implementation to full outsourcing

### **DIGITAL LABS & INNOVATION CENTERS**

around the globe are incubating new ideas that are changing how businesses operate and compete

### **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, automotive companies, airlines, hotels, and others across the payments value chain

### **WORK WITH THE TOP RETAILERS**

in North America that offer a branded credit card program

### **REPRESENTED SELLERS & BUYERS**

on some of the highest profile transactions in the payments industry

### **END-TO-END CAPABILITIES**

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

### **LEADING ADVISOR**

on financial services partnerships (co-brand, private label, prepaid, fintech)

### **ADVISOR OF CHOICE**

in helping clients respond to industry changes such as blockchain, P2P, and mobile payments as well as EMV®, Durbin, and CARD Act

# ACCENTURE PAYMENTS NORTH AMERICA LEADERSHIP TEAM

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## 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 435,000 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](http://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 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 services support every phase of the payments value chain, and can help reduce costs and improve 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](http://www.accenture.com/payments).

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