



ASK THE EXPERTS

FOR

- Strategic advice
- Migrations and conversions
- Business critical implementations
- Operational best practice
- International knowledge and experience

ABOUT

- Cards and payments
- Issuing and Acquiring
- Transaction processing
- Banking and financial services

Ask the experts

When you need specialist business or technical advice and help, it always pays to seek the best expertise - and no-one knows more about the cards, payments, transaction processing and banking industry across Europe and beyond than Savantor.

Since 1997 our team of senior people from financial services, software, processing and related industries has completed major projects for many well known banks, card schemes, third party processors and hardware/software vendors. The value of that combined experience is incalculable to our current and future clients.

Savantor provides a wide range of strategic advice and operational implementation, based on detailed knowledge of the latest thinking within the industry. The results we deliver are both rapid and practical because, as you would expect, we've encountered similar circumstances before so we know what's coming next.

Helping you manage change

We are expert at helping clients plan the future and implement the necessary changes efficiently - including complete migrations.

Our services fall under three broad headings:

Strategy & Assessment

Through feasibility studies and business assessment we help clients determine their product or service strategies and plan their delivery.

Implementation & Change

We have unbeatable implementation, migration and change management expertise, having worked on a significant number of programmes of varying scale - and can either provide key subject matter experts or oversee the whole process while you concentrate on your existing business.

Support & Optimisation

Our knowledge can deliver on-going operational efficiencies that yield significant financial and customer service benefits.

How we work - making sense of complexity

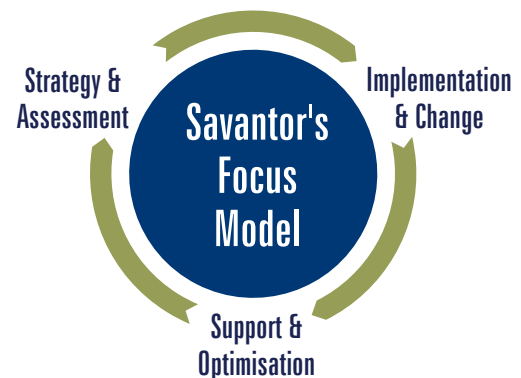
Savantor's business engagement approach, our **Focus Model**, shows how we typically work with clients.

Initially we can assist in the planning, implementation, optimisation and support for your business development ambitions through analysis and assessment of the current position against industry best practice.

Next we can recommend and manage the introduction of implementation, migration and change processes for greater efficiencies and system modernisation.

Finally we can provide on-going support and optimisation to establish the changes and ensure continuous improvement.

As markets develop and new ideas emerge, the process can be repeated with a different focus to keep your business moving forward.



Savantor's business focus

This shows a number of our primary services and demonstrates our range of experience and skills.

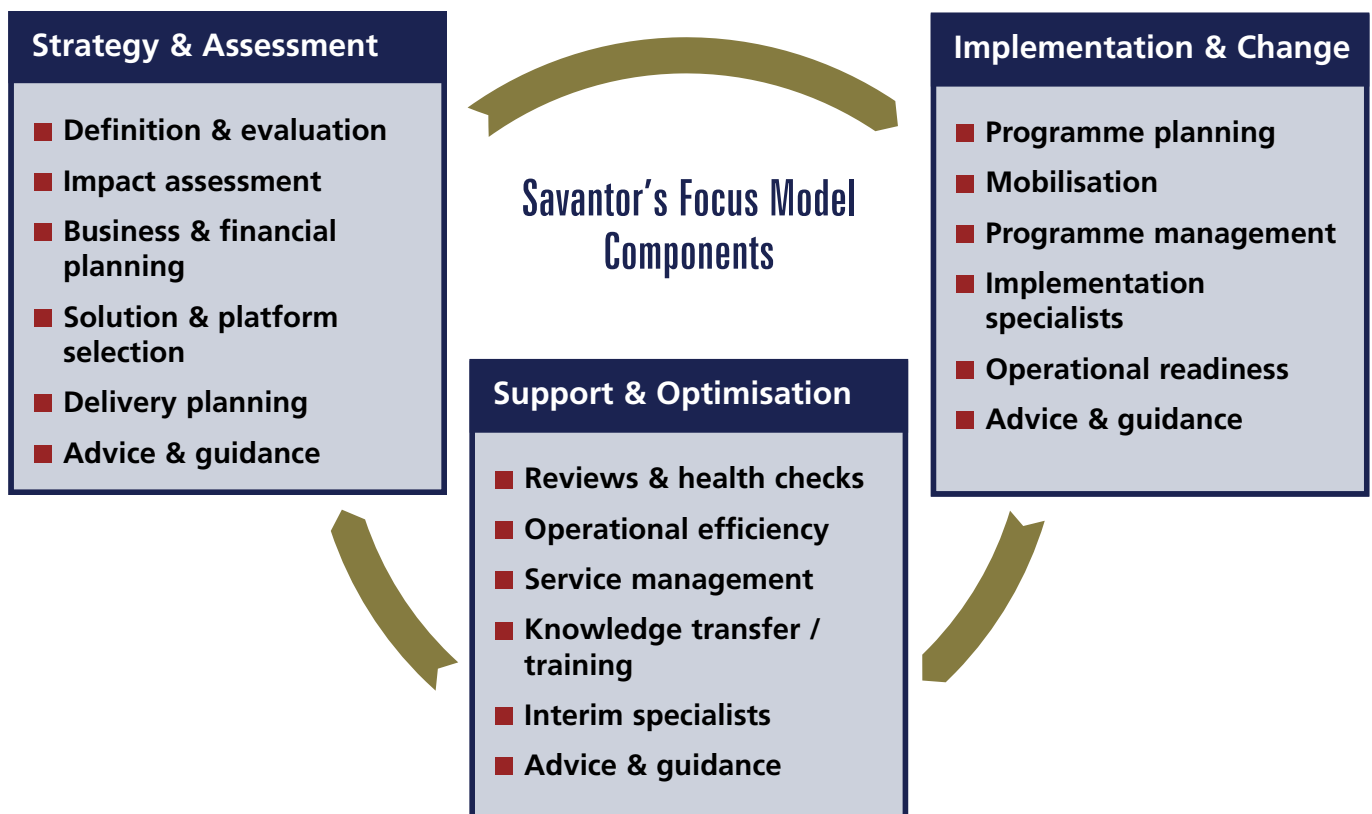
Because we are working daily for a wide range of clients in the industry, we are able to offer exceptional cumulative knowledge of the latest trends and best practices in everything we do.

Business focus - solutions for a changing world

Our major areas of focus to support your business include:

- Card/Product Launch
- Cost/income Initiatives
- Outsourcing and Migrations
- Regulatory Change
- Back Office Operations
- Software Change

Our services are delivered through a consistent framework, providing practical solutions for a changing world.



Whatever your needs - **business, technical or operational** - within the **cards, banking, payments and transactions** sectors, ask Savantor. Our experience is unbeatable and is available to make your choices clearer and the execution smoother.

Savantor in action

Much of our work is confidential - but this chart shows examples of our work for major financial services names in the UK and across Europe.

Strategy & Assessment

- Defined and evaluated a European wide acquirer processor initiative
- Recommended structure and developed key elements of major outsourcing RFP
- Managed the partner selection for an outsourced credit card start up
- Independent assessment and planning of delivery requirements for major UK issuing migration
- Business requirements definition for major bank product launch
- Programme director mentoring

Implementation & Change

- Migration planning for a major UK card issuer
- Programme management for a Visa card launch by a Dutch store card operator
- Test strategy definition and test process management for major German card processor migration
- Range of subject matter experts to deliver key elements of card outsourcing for a major European bank
- Construction and management of migration countdown plan for Irish issuer
- Programme health checks

Support & Optimisation

- Chargeback review for major UK issuer
- Settlement and interchange health check for a global bank
- Cost and opportunity assessment based on system parameter settings for a major UK monoline
- Established third party supplier process for Irish bank
- Set up and transition of settlement/reconciliation department for a major Dutch bank
- Interim management of credit risk department following change of operating model

Savantor's current and recent clients include:

ABN AMRO Bank
ACI Worldwide
AIB Bank
BMW Financial Services
Bank of Ireland
Certegy Card Services

Citigroup
DnB NOR
Egg
Experian
Ikano Financial Services
Link Interchange

Luottokunta
Morgan Stanley
Norwich Union
permanent tsb
Post Office FS
Primeline Services bv

Principality Building Society
Rabobank Nederland
Royal Bank of Scotland Group
TSYS
Visa CEMEA
Visa Europe



Contact us via

email: info@savantor.com web: www.savantor.com

London office: 68 Lombard Street, London EC3V 9LJ, UK
Tel: +44 870 734 6250 Fax: +44 870 734 6251

Brussels office: Rue des Colonies 11, 1000 Brussels, Belgium
Tel: +32 2 790 3232