



# ASK THE EXPERTS

## FOR

- Specialist resourcing
- Strategic advice
- Platform selection and change
- Migrations and conversions
- Business critical implementations
- Operational best practice
- International knowledge and experience

## ABOUT

- Payments, cards and mobile
- Issuing and Acquiring
- Transaction processing
- Future technologies

# Ask the experts

When you need specialist support or advice for your business or technical programmes, it always pays to seek the best expertise – and Savantor has a proven track record in delivering critical support to cards, payments, mobile, transaction processing and banking programmes across Europe and beyond.

Since 1997 our specialists have led or supported 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. 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.

Whatever your needs in the **payments**, **mobile** or **processing** industry, Savantor has the means to satisfy them for you. Savantor provides specialist programme managers, business analysts and other experts through **contracting engagements** to help deliver your critical programmes. We recruit key **permanent personnel** for our clients and provide **consultancy support** using subject matter experts with a wide range of skills, based on detailed knowledge of the industry.

# Helping you manage change

We are expert at helping clients plan the future and implement the necessary changes efficiently.

Our services fall under the following broad headings:



## **Specialist Resourcing – Right Person, Right Skill, Right Time**

Do you struggle to secure quality specialists when you need them? Our dedicated resourcing service can secure the right personnel to fill your permanent positions or supplement your workforce with focused, skilled specialists from our extensive database.



## **Payments Strategy – benefit from extensive practical experience**

Using our extensive experience and market insight, we help clients determine their business, product or service strategies, design their technical and operational environments, then plan change initiatives to deliver their future foundation for growth.



## **Platform Selection and Transition – proven end-to-end platform transition**

Savantor are specialists in platform and vendor selection, portfolio migrations, data conversions and business transformations. We can provide key subject matter experts or oversee the whole process while you concentrate on your existing business.



## **Operational Efficiency – enable greater investment with a streamlined operation**

Achieving operational and financial efficiency in your business has never been more critical than in today's challenging economic market. Our knowledge can deliver on-going operational efficiencies that yield significant financial and customer service benefits.

# How we work – making sense of complexity

*Future of Payments ♦ Payment Products ♦ Retain or Divest ♦ Processing Strategies ♦ Strategic Vision ♦ Target Commercial Model ♦ Target Operating Model ♦ Architectural Framework ♦ Total Cost of Ownership ♦ Financial Management ♦ Quality Assurance ♦ Governance and Control ♦ Sourcing Alternatives ♦ Programme Management ♦ Migration Principles ♦ Data Cleansing ♦ First Occurrence Verification ♦ Process Optimisation ♦ Operational Re-engineering.*

*It can all be a bit of a minefield...unless you have practical experience of addressing these topics. Let Savantor help you make sense of complexity.*

At each stage of engagement, we use our proven **Focus Model** and **Specialist Resourcing** skills to determine the most appropriate support approach. This **ranges from contracting assignments or consultancy support through to interim placements or permanent recruitment.**

**We can assist at any stage of a change programme**, whether that is in the initial planning for your business development ambitions, recommending and managing the introduction of technical, business and operational changes for greater efficiencies and system modernisation or providing on-going support and optimisation to establish the changes and ensure continuous improvement.

## Savantor’s business focus

Because we work 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 – specialists for a changing world

Our major areas of focus to support your business include:

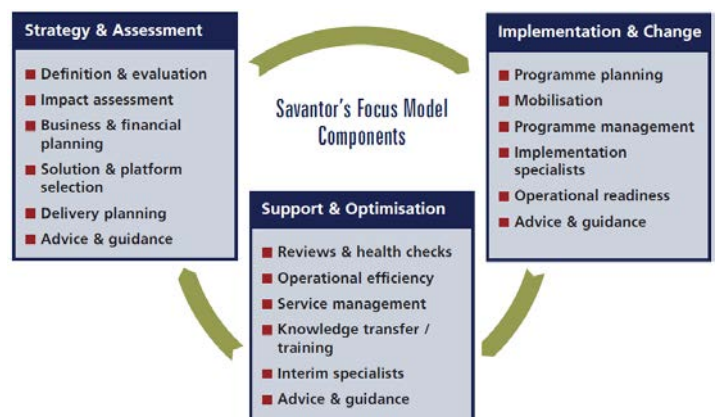
- Payments strategy
- Strategic platform change
- Project and operations resourcing
- Payments and card product start-ups
- Business transformation
- Outsourcing, migrations and conversions
- Back office operations
- Cost/income initiatives

Savantor’s Focus Model provides a proven approach which underpins each of our core consulting service areas – a consistent framework delivering practical solutions for a changing world:

- **Strategy & Assessment** underpins our **Payments Strategy** service. Through feasibility studies and business assessment we help clients determine and plan their product or service strategies.
- **Implementation & Change** delivers the framework required for Savantor's **Platform Selection and Transition** service. We have unbeatable implementation, migration and change management expertise, having worked on a significant number of programmes of varying scale.
- **Support & Optimisation** governs our **Operational Efficiency** service. Our operational specialists and industry practitioners can help your business achieve its full potential in terms of operational efficiency and cost savings.

Whatever your needs - **business**, **technical** or **operational** - within the **payments, cards, mobile** and **transactions** sectors, ask Savantor.

Our experience is unbeatable and is available to make your choices clearer and the execution smoother.



# Savantor specialists in action

Savantor's experienced payments practitioners exploit the interaction between payment products, transaction processing and business operations to create innovative solutions for clients, maximising revenues and reducing operational costs. Much of our work is confidential – but the information below shows examples of our work for major financial services organisations in the UK and across Europe.

## Specialist Resourcing



- Interim and permanent recruitment for project and operational shortfalls in UK and Europe
- Experienced Business Analysts for an alternative payment product definition and launch
- Project Management and Subject Matter Experts for a major issuer's multi-country migration
- Project Management of global programme enhancements for a major international bank's product set
- Programme framework and subject matter expertise to a leading Nordic mobile network operator for launching an innovative new mobile contactless product

## Payments Strategy



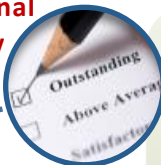
- Reviewed a European bank's technical, business and operational strategy for a future cards platform to enable delivery against strategic objectives
- Subject matter insight for a strategic business and technical assessment for a Pan-European study assessing viability of a new European cards scheme
- Card issuer market opportunity review, operational capability planning and sourcing options
- Reviewed domestic POS standards and assessed potential future options for European national body representing financial organisations

## Platform Selection and Transition



- Online retail product development and deployment advice for launch of an innovative new service in support of a key national charity
- Project management, design authority and development advice for a real-time, customer based multi-product collections system for an Irish issuer
- EMV card expertise for resolution of personalisation issues for new product launch
- Management and specialists for European issuer/acquirer processor capability assessment
- Key SMEs for critical selection and mobilisation of complex Nordic business transformation

## Operational Efficiency



- Credit card interchange fee review identified savings of £250,000 for UK card issuer
- Risk assessment of new online payment product for European payment gateway provider
- SEPA advice and consultancy support to major third party processor
- Produced introductory training presentation and supplementary speaker notes covering major aspects of card processing for international industry supplier
- Review of risk portfolio, policies and procedures for an international payment gateway and processor, resulting in recommendations for profitability and a better balanced risk portfolio

## Extract from Savantor's client list:

ABN AMRO Bank  
ACI Worldwide  
AIB Bank  
Aktia  
Bank of Ireland  
Cancer Research UK  
Citi  
Clear2Pay  
Elisa  
First Data  
Federation of Finnish Financial Services  
Global Blue

International Card Services B.V.  
Ikano Financial Services  
MasterCard  
Moneris Solutions  
Nationwide Building Society  
Nets  
Nordea  
Novabase  
OP-Pohjola Group  
PaySquare  
permanent tsb  
Point Group

POP Pankkiliitto  
Rabobank Nederland  
Royal Bank of Scotland Group  
Säästöpankkiliitto  
Telefonica  
Trionis  
TSYS  
UK Cards Association  
Visa Europe  
VocaLink  
WaveCrest  
WiZink Bank



Registered in England No. 3420260  
Registered Office: 8/10 South Street, Epsom, Surrey KT18 7PF, UK

### CONTACT US

**email:** [info@savantor.com](mailto:info@savantor.com) **Tel:** +44 20 7868 1734  
**web:** [www.savantor.com](http://www.savantor.com) [www.linkedin.com/company/savantor](http://www.linkedin.com/company/savantor)  
**London:** 68 Lombard Street, London EC3V 9LJ, UK  
**Helsinki:** Luna House, Mannerheimintie 12 B, FIN-00100 Helsinki, Finland  
**Madrid:** Castillo de Ponferrada 32, 28692 Villafranca del Castillo, Madrid, Spain