

Maximising Product Opportunities

Right Channel
Right Image
Right Features



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Do you want products & services to exploit future market challenges?

In a rapidly **evolving** business environment, change is the only constant. Competition is fierce, so it is essential that your product and service strategies are developed with the **future** in mind.

Providing focused solutions and having the ability to change swiftly and efficiently are rapidly becoming the keys to success in this fast-moving consumer-driven society.

Brand awareness, flexibility, **availability** and customer **service** are just a few of the many challenges facing every bank, financial institution and retailer.

Does your product brand fit your target market?

Successfully responding to change can require you to re-focus or extend your brand to increase your market share.

New product **launches**, re-branding or portfolio **migration** may all be key considerations in securing the right platform for the future.

Co-branding and white labelling options are just part of the armoury that can be brought to bear in the drive for growth.

Customer segmentation and event-based marketing can help determine the product requirements but delivering effective and sustainable features, whilst ensuring "fit for purpose" is a formidable **challenge** for most organisations.

Savantor cannot change your list of challenges but we can remove them from your list of headaches by bringing you unequalled operational **experience** and a proven delivery methodology.

Do you maximise the right delivery channels?

The emergence of contactless chip and RFID **technologies** increases the options (and the headaches) for marketing, development and operational areas.

Let Savantor's extensive experience guide you through the selection, rollout and management of channels that are **relevant** to your ambitions and **objectives**.

Our approach is to **facilitate** and educate as we work together in choosing a solution that delivers to your customers and against your objectives.

Do you want features that provide the right functions and benefits?

- Are you sufficiently **different** from your competitors?
- Do you understand the critical components to **attract** the required growth?
- Is your product going to be the customers' **first choice** every time?
- Can customers change seamlessly and benefit immediately?
- Do you know your **target** customer and their needs?
- Will existing customers recommend you?
- Are your product success criteria clear and measureable?

Savantor is here to help you make sense of complexity by scoring your options against '**best-in-class**' practice.

Savantor "Fast Track" delivers "time-to-market" savings

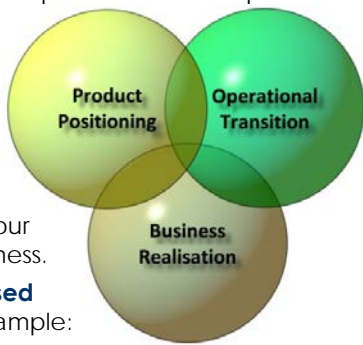
Maximising Product Opportunities

Delivering tangible benefits

Product launch, re-brand or portfolio migration?

Whatever your needs, Savantor's structured and proven approach provides you with the clarity you require in a complex environment.

Our expertise will help you plan and implement the key steps to maximise your product effectiveness.



- New or revitalised solution, for example:
- Co-brand or re-brand?
- Combined consumer finance offering?
- Combination card?
- Contactless or mobile features?
- Moving platform can provide more flexibility - outsource, in-house or white label?

Product Positioning
- Product/customer alignment
- Valuable asset and fit for purpose
- Simple and instantly upgradeable
- Value added service to match your customers' profile
Enhance customer relationships and gain appreciation that you understand their needs.

Operational Transition
- "Right first time" approach
- Uninterrupted service
- Impact-free "transparent" cutover
- Systems integrity is paramount
Ensure customer satisfaction and loyalty.

About Savantor

Savantor was established in 1997 and is now based in London, Madrid and Helsinki.

Savantor provides specialist programme managers, business analysts and other transformation experts to help deliver your critical programmes.

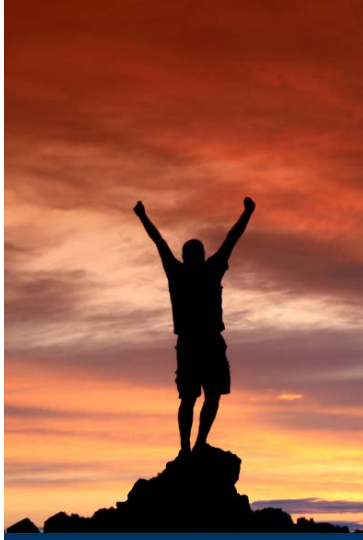
In addition, we recruit key permanent resource for our clients and provide consultancy support using subject matter experts with a wide range of advice and operational implementation skills, based on detailed knowledge of the industry.

Within the payments, mobile and processing industry, Savantor delivers and supports:

- Strategic assessments
- Migrations and conversions
- Business critical implementations
- Operational best practice.

Business Realisation
- Satisfied customers - new and old
- Achieve desired business growth
- Evaluate against Critical Success Factors and business case
- Formulate new product and service initiatives
- Establish ongoing monitoring and assessment
Increase the life time value for your customers and your business.

"Our knowledge and practical experience delivers rapid and effective results."



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