



Keypoint Company Profile

Keypoint is a management-consulting firm dedicated exclusively to the electronic payments industry. Keypoint has established an excellent worldwide reputation with over 500 customers in more than 60 countries. That customer base consists of Issuers, Acquirers and Processors plus a small number of other suppliers to the industry including System Integrators, Public Accounting/Consultancy firms, Hardware Manufacturers, Software Product Providers etc. The firm has been active in the evolution of the electronic payments industry since its inception in 1990, originally under the name of CardSystems, Inc. Our consultant's average 15+ years of experience and are recognized industry experts in the application of strategy development, advanced payment concepts, requirements, architectures and technologies. Our expertise is properly leveraged to assist our clients in managing the challenges and opportunities of Payments. Specifically, we assist our clients with

- Strategy development, planning and implementation
- Assessments including current state capability, competitive positioning, benchmarks
- Planning, analysis, design, selection and implementation of enabling payment technologies
- Definitional work including requirements and architecture
- Definition and implementation of the applications and processes that strategically impact profitability
- Conversion and business migrations
- Leveraging the industry best practices that improve service levels and operational efficiency
- Positioning our clients for growth and competitive advantage

Value Proposition

Keypoint enjoys long term, repeat engagement relationships with many of the leading companies within the payments industry. Our consultants work closely with these firms as trusted advisors bringing to bear unparalleled industry and corresponding technology expertise to help customer projects deliver successful results and return on investment. Our clients involve Keypoint at both strategic and tactical levels with executives, business managers and IT, relying on the diversified global expertise of Keypoints' Consultants to help guide the strategy, planning, architectural and technological decisions, which ultimately influence our client's long term success.

Keypoint Knowledge Base and Best Practice Templates

Keypoint has developed Startpoint[®], a template based solution process and knowledge base specifically designed to jump-start projects, increase project performance, provide for consistency of results and ensures the accuracy of client engagements. The templates include requirements (business, data and technology) advanced payment concepts and applications designed around best practices, core technologies, business sectors, and best-of-breed products. Our deep knowledge and hands-on experience enables customers to gain cost efficiency and a rapid head start on their payment management projects. This value-add approach, coupled with our commitment to deploy exclusively industry professionals as consultants, means we immediately impact projects with progress instead of spending several weeks time understanding common industry terms and functionalities. Our focus is to quickly assess the client's current state, then work with the client in evaluating, selecting and implementing alternatives to meet the client's goals and objectives. This deep knowledge and global experience provides the foundation for us to understand our clients' unique characteristics and positioning as it relates to delivering the project to their best advantage.

Project Approach

Keypoint operates in a project-oriented manner designed to work within a defined scope to ultimately provide recommended solutions to our clients. This work, while supported by the client, can be independent of the client's internal efforts and be driven through either your or our project management process. As part of Startpoint[®], the firm has developed a series of solution programs targeted at common types of challenges companies in the industry face on an ongoing basis. The solution programs essentially involve specific types of projects, which Keypoint has developed methods, practices and techniques that allow the firm to deliver results on an extremely high value basis. The following examples provide a brief description for some of the solutions Keypoint offers.

Strategic Assessment (SA) – A Strategic Assessment is helpful when a customer recognizes a problem or opportunity yet the degree of alternative solutions are not known, fully understood or easily agreed upon internally. The SA team meets with senior management to confirm business direction and issues, facilitates discovery by leveraging consultant expertise and the Startpoint[®] industry repository, investigates alternatives and provides a written, detailed report and management presentation regarding the alternatives, associated risks and recommended next steps.

Competitive Assessment (CA) – A Competitive Assessment compares and contrasts specific systems and solutions against either industry standards or each other. A CAM can be performed to assist the client in determining inherent limitations in existing systems, new systems development or software selection initiatives, relative to major trends in global issuing, acquiring and processing. Keypoint consultants will review an organizations' or vendors' internal and/or external processing systems, along with future enhancement plans, to assess the solution's capabilities relative to future industry trends using the Startpoint[®] standard. Detailed and informative deliverables, identifying relative strengths and weaknesses objectively, are included in the final report, which is accompanied by a management presentation of findings.

Conversion and Migration Assessment (CMA) – A Conversion and Migration Assessment assesses and defines the most practical way forward to convert a portfolio from one platform to another. The portfolio can be cardholders, issuing banks, acquiring banks, merchants etc. and the target platform can be newly selected/installed software, 3rd party processing service or a newly acquired portfolio to be consolidated and reside on the institutions' existing platforms. The assessment focuses on a managed risk approach based upon careful study of the portfolio characteristics. All the possible conversion scenarios are considered such as Big-Bang, cycle date, geographic location, time zone, product groupings, account range etc and a strategy is defined that will not only convert the portfolio but also migrate the supporting back-office processes. A poorly planned or executed conversion can have disastrous results and Keypoints' CMA is specifically defined to ensure a successful conversion and migration.

Implementation Evaluation (IE) – An Implementation Evaluation may be conducted when a customer seeks to implement a new solution and requires an evaluation to determine the state of readiness for the solution and the corresponding likelihood of success. This service may continue or initiate during the actual implementation, providing independent oversight reviews, as the client's advocate, of the software and integration vendors charged with installing and integrating a solution. The IE team reviews the proposed/existing solution approach, assesses the plans processes in place to implement the solution and provides an evaluation of the proposed/ongoing effort in both written and presentation form.

Quality Verification Services (QV) - Keypoint's Quality Verification (QV) Services are provided to ensure that the results of any given programme or project are delivered to the appropriate and defined level of professional quality standards, client expectations, contractual terms and supplier commitments. This helps to ensure that the investment objectives of the project are realized as well as a long and useful life of the project or service being delivered. QV not only confirms that delivery obligations are met but equally important ensures that they are met in accordance with professional standards. A QV project essentially "keeps all the suppliers honest, eliminates the temptation of

cutting corners, removes the desire to take shortcuts and ensures that the supplier does not take the easy way out when under deadline or budget pressures”. While most projects are professionally managed to the highest standard, on occasion a project may be under-bid or contractual penalty clauses may be looming which can motivate the firm to protect its own interests first rather than the clients. The QV team is essentially the “eye and ears” of client management on the team at a micro level. It is not an audit function, as it does not just report problems. It is chartered and tasked with making recommendations for resolution and as such maintains a good working relationship with the project teams.

Facilitated Sessions (FS) – Facilitated Sessions help the client gain input, knowledge and internal alignment regarding a particular subject or effort. Building on JAD Session techniques, a proven approach for facilitating sessions in which various people that need to provide input to, or be aligned with, a particular initiative have an opportunity to contribute to and understand the initiative in greater detail, Keypoint adds our industry expertise to drive the sessions and gain rapid understanding and alignment. These sessions are an excellent method to uncover and document the findings of a group of people. The Facilitator and team combine subject matter expertise, facilitation skills and pre-session preparation to conduct the session(s) and keep them moving toward a conclusion capable of supporting a next step decision.

Risk Management Review (RMR) – A Risk Management Review is performed when a customer seeks to insure the systems and processes currently in place are consistent with industry best practices and sufficient to minimize the risk associated with providing ePayment services in physical and virtual commerce. Keypoint consultants bring industry experience and proven best practices in risk, fraud control and non-repudiation assurance of payment transactions to audit the viability and robustness of existing client systems. The same service may include the client’s marketing policies, decision criteria and metrics on the issuing side. The RMR team provides a written report on client systems including recommendations for improvement.

RFI/RFP Development (RFP) – An RFP Development effort is utilized when a customer seeks to define potential or specific requirements for and/or receive vendor proposals for either a broad market (RFI) or specific (RFP) solution. Keypoint can significantly contribute to either approach. Within the RFI, our global experience can clarify and illuminate existing services, solutions and practices in the industry, preventing the client from limiting their selection or creating a market scan that is too voluminous to yield beneficial results. When engaged on an RFP project, Keypoint has developed a standardized method for documenting and prioritizing client business requirements and then packaging those requirements into a request for suppliers to propose their solutions. The RFP team leverages specific expertise and Startpoint® to facilitate the rapid and thorough documentation of requirements from the customer’s user and technical staff. The team then constructs the RFP document using our RFP templates. The templates are designed to support weighted selection criteria and deliver an objective evaluation of each respondent’s recommended solution relative to other proposed solutions.

Business Process Management (BPM) – Keypoint’s Business Process Management (BPM) services support a client interested in re-vamping a particular workflow or in the implementation of new enabling technologies which require new work processes to support them. The BPM team analyzes and documents the “as is” process, assists the customer in the definition of the “to be” process and develops a plan to facilitate the migration from one process to the other including provisions for process improvement, change management and organizational alignment. Significant emphasis is placed on “low hanging fruit” and practical solutions for immediate impact.

Custom Research & Education (CRE) – Often our customers have an idea or concept that they would like to investigate further but lack the expertise and broad industry exposure to move forward. Keypoint’s Custom Research or Education (CRE) team works on behalf of the customer to gather information and data to support next step decisions. Additionally, the customer may want to educate its staff on a particular aspect of the industry. In this instance, our trainers and consultants work with the customer to define the specific information or training required then develops and delivers a program targeted to deliver the specific results.



Industry Consulting – Industry Consulting is provided to address a variety of projects that fail to fit into any of the above categories. Keypoint global experience and expertise at all levels of detail to provide significant value add to our customers. Regardless of your need, if it is payments-related, we will have consultants that can immediately contribute to a solution.

Target Market

Keypoint has targeted specific markets for its solution offerings in which the firm has developed strong expertise and can thereby deliver extremely high value. The markets are defined by specific sectors. Currently the firm serves 5 target sectors:

Card Industry – The card industry represents the firm's original market and includes card issuers, acquirers and processors.

eCommerce – The burgeoning market associated with the utilization of the Internet to facilitate electronic transactions.

mCommerce and Alternative Payments – New payment methods such as mobile payments, smart/chip cards, RFID, proximity devices, biometrics, etc. are rapidly emerging as new ways to be competitive within a mature market.

Business Intelligence Industry – The utilization of data analytics, decisioning systems, data warehousing, data mining and knowledge management techniques help companies gain intelligence to make better decisions regarding their customers and the products that serve them.

Industry Sectors – core focus is upon financial, retail, energy/fleet, telco, healthcare and government.

Next Steps

Keypoint has the ability to provide quick wins on current initiatives that just don't seem to be getting the desired results or where additional assurance and confirmation is required. Keypoint can also support your efforts through any phase of your strategic planning initiatives throughout the payments industry. We encourage you to engage Keypoint to help your company expand and refine its vision and goals beyond their current boundaries - to include critical domestic and global trends and opportunities.

To assist you in determining how we may be able to help your company, we have provided the following page with brief profiles of various projects we have performed for some of our clients. After reviewing it, please contact us at info@keypoint123.com or the following contact details:

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