



Keypoint Project Profiles

Keypoint's services represent leading edge capabilities developed exclusively for the card and Payments industry. No other independent organization can match the added value provided by its solution platform, our intimate knowledge of the global and regional aspects of the industry, or our consultants - who average over 15 years of payments industry experience. We have conducted over 1,500 projects for more than 500 customers in over 60 countries – here is a sampling of some of the projects performed for our clients...

- Performed a Strategic Assessment for a large North American retailer and leading credit card issuer to assist in the establishment of a world-class product creation process. Current processes were compared to those of other longstanding bankcard issuers within the industry and recommendations were made to simplify/automate the issuer's current processes in order to reduce time to market. Focus was placed internally within the organization as well as externally to the third-party processor.
- Conducted a Competitive Assessment for a large third-party processor to compare its commercial card support to that of other industry leaders. The project resulted in a detailed functionality assessment of the client's commercial card capabilities as well as the capabilities of the other leading commercial card processors. The project resulted in a highly valued report and presentation to senior management with recommendations for improvement and future system development.
- Facilitated sessions and defined requirements for a leading card issuer associated with an automated on-line merchant acquisition system including a near immediate approval/review decision, interim acceptance, contract issuance and on-line status reporting.
- Conducted a Conversion and Migration Assessment for national processor in Northern Europe. Assessment results identified the least risk approach to convert its cardholder portfolio from its legacy system to a new modern card issuance system. The project not only addressed the conversion of the portfolio, but also the migration of the back-office processes so that there would be no impacts or interruptions with customer services.
- Led a Strategic Assessment effort for a money transfer alternative for a commercial fueling card product for a leading fleet and fuel services company in North America. Also performed analysis and delivered recommendations associated a multi-site processing center consolidation.
- Conducted a Strategic Assessment evaluating the modification, enhancement and replacement plans of a major domestic issuer's processing systems. Worked with senior management of the business and IT organizations to expand the organization's global vision and refine specific approaches to the functional and technological requirements of the Bank's current and future processing needs.
- Conducted market research and analysis for a major fleet and fuel company associated with industry best practices supporting on-line merchant boarding processes. Worked with the client to evaluate new solutions and custom development opportunities representing best of breed solutions for merchant boarding.
- Performed Business Process Management services for a major U.S. retailer associated with the implementation of a new card processing system. Mapped "as-is" and "to-be" processes and supported final process migration after implementation and testing of the system.
- Performed Strategy Assessments and Architecture Development associated with the consolidation of multiple European banks with independent card processing operations. The banks, brought together through mergers and acquisitions, represented various levels of technology, solutions and competencies through in-house and 3rd party processor arrangements. Worked with senior management to establish common strategies and architectures and select a facilities management firm to outsource the combined processing business to.

- Conducted a Strategic Assessment for a large global credit card issuer/acquirer to assist in investigating the acquisition of a credit card portfolio. The project focused around developing and preparing the technology input, cost, and business/IT factors for an initial non-binding bid. Alternative technical scenarios that were investigated included leaving the portfolio on the bank's in-house processing system for a period of time or converting the portfolio to one of two large third party processors. Support alternatives and their associated business and technology cases were constructed for each scenario.
- Worked as part of a major consulting firm's team supporting the functional and technical assessment of a leading U.S. processor relative to the needs of a major private label card issuer. Worked with the issuer's senior executives in the IT and business areas to develop a detailed gap analysis to support their outsource vs. in-house decision-making process.
- Performed a Strategic Assessment for a large Independent Sales Organization (ISO) to assist in the identification and establishment of a European partner and development of a plan for the operational and technological integration. The project activities included requirements gathering, technical analysis, and site visits with ten candidates. A subsequent project was conducted to perform the detailed analysis and technical due diligence for the selected partnership.
- Leveraged Startpoint[®] to determine and document requirements and evaluate leading fraud and chargeback solution providers for a leading U.S. retailer. Co-wrote and supported the RFP process through evaluation of responses, vendor solution presentations and final vendor selection.
- Worked as a team with a leading U.S. third party processor and a strategic IT consulting firm to re-architect the processor's entire transaction processing system. Analyzed all core and support systems regarding replacement/enhancement decisions and represented the business functions within IT modeling and development teams.
- Established a strategic technology plan for one of the top petroleum companies in North America evaluating information systems, technology and business operations and recommending opportunities for improvement.
- Conducted an RFP Development project to assist two leading Mexican issuers in the generation of an extensive RFP effort soliciting potential technology partners to join with them to form a processor capable of supporting their portfolios and expanding to process other regional bank portfolios. Vendor candidates were the leading U.S. processors as well as several international processors. Responsible for requirements gathering, RFP construction, vendor response review and evaluation, and short-listing of the final candidates.
- Deployed Strategic Assessment and Competitive Assessment approaches to compare a leading bank's in-house functionality to leading third party processors' outsourced functionality. Included vendor-site meetings, delivery of a written report, and board level presentation.
- Performed a Market Assessment of the top 18 oil companies for a major processor to assist in the development of marketing strategies for that processor. Focused on competitive metrics, core competencies, organizational trends and processing capabilities of each company relative to the processor's own solution offering.
- Conducted a Competitive Assessment to evaluate two leading providers of transaction processing software on behalf of a niche market third party processor. Included client-site meetings with vendors, delivery of a written report, and board level presentation.
- Conducted a Competitive Assessment of a leading global issuer's top 50 mission critical applications, identifying strengths and weakness in system functionality (current and planned) relative to leading industry best practices.
- Assisted a leading merchant acquirer in strategic planning, executive alignment and the creation of a new technical architecture and processing platform to replace limited and costly legacy processing systems. Gathered business requirements, evaluated existing systems, provided comparative matrices detailing available, proven best-of-breed solutions and supported multiple build-buy decisions.