



Hitachi Consulting's expertise spans all facets of card payments, from card issuance to usage, from rewards to association rules, and from network to processor optimization.

This unique perspective, based on years of experience with banks, associations and prior consulting engagements, provides you with the knowledge base necessary to conduct a successful RFP process and significantly improve your bottom line.



Solution Overview: EFT Network and Processor Optimization

Business Value

In today's marketplace, when your payments business needs to be at peak performance, many financial institutions are leaving money on the table by continuing to manage sub-optimal EFT network and processor configurations. Based on our experience with financial institutions, we know network and processor optimization can improve the economics of your EFT program (ATMs, PIN debit and signature debit) by millions of dollars annually.

Large EFT networks have worked to extend their presence nationwide. Therefore, participating in several different networks may no longer represent the optimal configuration for card issuers. Doing so is operationally complex and is neither cost nor revenue efficient.

The rapid growth in debit volume, combined with industry consolidation, has led to intense price competition among processors – and better terms for card issuers.

Issuers have a prime window of opportunity to secure the best terms for their EFT network participation and processor contracts, and now is the time to act. Organizations are aggressively competing for financial institution commitments, but the market dynamics are such that the terms offered in the future are likely to be less attractive than they are today.

Our EFT Optimization Solution

The most effective means of securing the best terms for your EFT network participation and processing contracts is through a competitive bidding process, administered by a third party through a request for proposal (RFP) process.

No one has deeper expertise or a stronger benchmark database on the EFT industry in the U.S. than Hitachi Consulting.

We have shaped that value into a battle-tested solution for developing, managing and evaluating EFT network and card processing RFPs. Our solution can assist you with vendor decisions spanning card and merchant processing, ATM driving, network participation, and rewards management.

Working with you, and considering both financial and strategic factors, our goal is to determine the best configuration of EFT networks and processors for your business. We will lead you through all aspects of the process, including RFP development and management, response evaluation and modeling, negotiations, and final vendor selection.

And, as a result of our depth of knowledge and experience, we can complete the engagement in 90 days with minimal resources from your organization.

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Benefits of Optimization

Deciding how to optimize your network and processing relationships can be a complex undertaking. Our project methodology manages this complexity, and delivers tangible and very attractive results.

- **Improved Profitability:** You will increase your program profitability significantly. With improved vendor contracts, you will generate incremental revenues and reduce delivery costs through lower fees and more efficient operations.
- **Unbiased Advice:** Providers will offer to perform analyses on your behalf to demonstrate the value that can be delivered by consolidating with them. By definition, these analyses do not pass important objectivity tests. We are a neutral party, dedicated to your best interests.
- **Improved Business Knowledge:** This process will improve your knowledge base of your portfolio performance relative to best-in-class performers. You will also gain insights into new growth opportunities.
- **Fast Results with Minimal Resources:** RFP processes of this nature can be long and resource-intensive if not managed carefully. Our process delivers answers quickly and only requires a small team of your internal resources.

Why Hitachi Consulting?

No one has the expertise, industry data and analytical tools in developing and evaluating EFT RFPs that we do.

Our expertise spans all facets of card payments, from card issuance to usage, from rewards to association rules, and from network to processor optimization. Additionally, our team has direct experience in debit product management from both an issuer and an association perspective. This unique experience and perspective will provide the knowledge necessary to conduct a successful EFT RFP process.

Most importantly, we will deliver compelling financial results. We have performed these engagements with various financial institutions, and helped deliver significant financial value (both upfront and on a recurring run-rate basis).



About Hitachi Consulting Corporation

As Hitachi, Ltd.'s (NYSE: HIT) global consulting company, Hitachi Consulting is a recognized leader in delivering proven business and IT solutions to Global 2000 companies across many industries. We leverage decades of business process, vertical industry, and leading-edge technology experience to understand each company's unique business needs. From business strategy development through application deployment, our consultants are committed to helping clients quickly realize measurable business value and achieve sustainable ROI.

Hitachi Consulting's client base includes nearly 30 percent of the Fortune 100 as well as many leading mid-market companies. We offer a client-focused, collaborative approach and transfer knowledge to our clients throughout each engagement. For more information, call 877.664.0010 or visit www.hitachiconsulting.com.

Hitachi Consulting - Inspiring your next success!®

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