



**Hitachi Consulting Payments Compliance practice expertise spans all facets of card payments and association compliance—from release requirements normalization to release management, from product rollout to portfolio optimization, and from back office systems to processor optimization.**

**This unique perspective, based on years of experience with banks and merchants, associations and EFT Networks, ISOs and processors, provides you with the knowledge base necessary to conduct successful compliance initiatives that significantly improve your bottom line.**



## **S**olution Overview: Release Opportunity Maximization

### **Business Challenges of Technical Mandates**

A number of industry wide changes in card payments are converging, bringing new levels of complexity to the task of managing payments. The governance of Visa and MasterCard is becoming less issuer centric, and their product offerings are becoming more complex. Now American Express and Discover have bank card offerings to compete with Visa and MasterCard. Combined with the effects of a mature and saturated market, these factors necessitate a customer attractive product suite and a continuous improvement in product offerings to maintain profitability.

Many participants in the payments system view releases as technical exercises that have no business upside. Association release documentation and communications touch on the various technical and systemic impacts of a product or service in the release but do not provide the same level of detail for business aspects of the product or service. For example, implementation of the small ticket/no signature service for Visa merchants also impacts cardholder customer service, marketing, disclosures, and exception handling, as well as merchant sales, contracts and operations. Lack of understanding of the impacts to all these areas can result in poor or even no implementation of a new product or service.

Changes like these drive release content, and they offer every participant opportunities to use the release implementation investment to upgrade product offerings.

### **Our Release Opportunity Maximization Solution**

In a world where there is competition for every customer and transaction, you need to offer your customer base the best products. To maximize your product portfolio and service offerings, you must identify the **business opportunities** presented by card association technical release mandates and coordinate your business/product planning with release development efforts.

By engaging an **expert third party** that has experience with American Express and Discover bank products, MasterCard, Visa and the EFT networks, you can be assured you will gain a comprehensive understanding of the business opportunities inherent in each release as well as an understanding of the business implications that are not normally present in release documentation.

Our **Release Opportunity Maximization** offering is a multi-tiered service that identifies key business and product opportunities resulting from the technical release mandates. Our offering includes specific communication with each of your organizations key business stakeholders, from executive management to operations and everything in between, to ensure they all understand the opportunities from their perspectives.

Through our **proven processes** for analyzing release documentation and identifying important business issues, you will find new ways to improve your offerings, maximize your profitability, and re-evaluate your business choices in light of emerging requirements.

# Solution Overview: Release Opportunity Maximization

## Benefits of Opportunity Maximization

Taking the time to evaluate the changes mandated by the card associations for business opportunities that are made available through them is uncommon in any organization, be it issuer, processor, or merchant because of the intense pressure to meet the technical mandates and deadlines. This results in lost opportunity for the organization and the card associations.

Our team is intimately familiar with all card association rules and the implications of changes to them. Using this expertise, we will assist your team in their effort to identify every opportunity to improve portfolio profitability that results from mandated technical changes in each release.

- **Clarity:** You will have a comprehensive view of the opportunities in addition to the expense of mandated changes.
- **Leverage:** You will be able to use your compliance budget to improve your product suite.
- **Competitive:** You can be confident that your products are as near the leading edge as your organization wishes them to be.
- **Partnership:** You can be sure that you are deriving maximum benefit from the significant investment you make in your card association(s).

## Why Hitachi Consulting Payments Compliance Practice?

Our principal currency is the **expertise** we have developed in all elements of the payments system. Our team members average fifteen years experience with card payments, including hands-on experience in back office operations, compliance management, exception processing and risk management.

Moreover the practice offers an unparalleled **perspective** spanning the payments system. Across the team we have direct operating experience from within each payments system participant. As a result of this experience we have developed personal **contacts** that can be called upon in any situation.

Our expertise spans all facets of compliance. We have the benefit of a team dedicated to compliance, offering **focus** and insight that is unique in the industry. Because the team has been on the front lines performing work in this area for years, you can leverage the knowledge we have gained and the processes we developed and honed over the years.

As with all Hitachi Consulting practices, you can be assured of sincere collaboration with our partners, delivery of clear results and impeccable integrity.



## 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](http://www.hitachiconsulting.com).

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Hitachi Consulting  
2001 Bryan Street, Suite 3600  
Dallas, TX 75201  
info@hitachiconsulting.com  
Toll Free Phone: 877.664.0010

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