



## **Challenge**

The payments industry and in particular the cards payments are a highly commoditised and competitive business. This presents some interesting challenges for the issuing, acquiring and processing of payments, namely the need to develop new and innovative products, that are cost effective, and the security and compliance overheads to name but a few.

## **Rise to the Challenge**

In depth research and analysis of business options whilst balancing these against technical capability, is the key to success.

## **How we Assist**

PLC Partners is extremely experienced and qualified to assist Issuers, Acquirers, Processors or Merchants, as we have a wealth of payments experience ranging from;

- Product research and development
- Payments consulting
- Scheme compliance
- Payment Systems procurement
- Payment Systems deployment

Over the last 20 years our consultants have worked on some of the largest and most cutting edge payments initiatives across the globe and can offer insight and experience that is extremely difficult to find within one organisation.

## **Benefits**

PLC Partners are specialists in card based products and technologies having worked with world class organisations on projects in the following areas:

- Card Based Issuer & Acquirer Solutions
- Dynamic Currency Conversion and Tax-back schemes
- PCI/DSS product implementation
- International Card Schemes (Visa, Mastercard, Amex, China Unionpay)
- On-line payments technologies
- RFI cards (wave & pay)
- Proprietary smartcard payment solutions
- ATM & POS technologies.

Our engagement strategy is to ensure professional and successful delivery through expert personnel.