

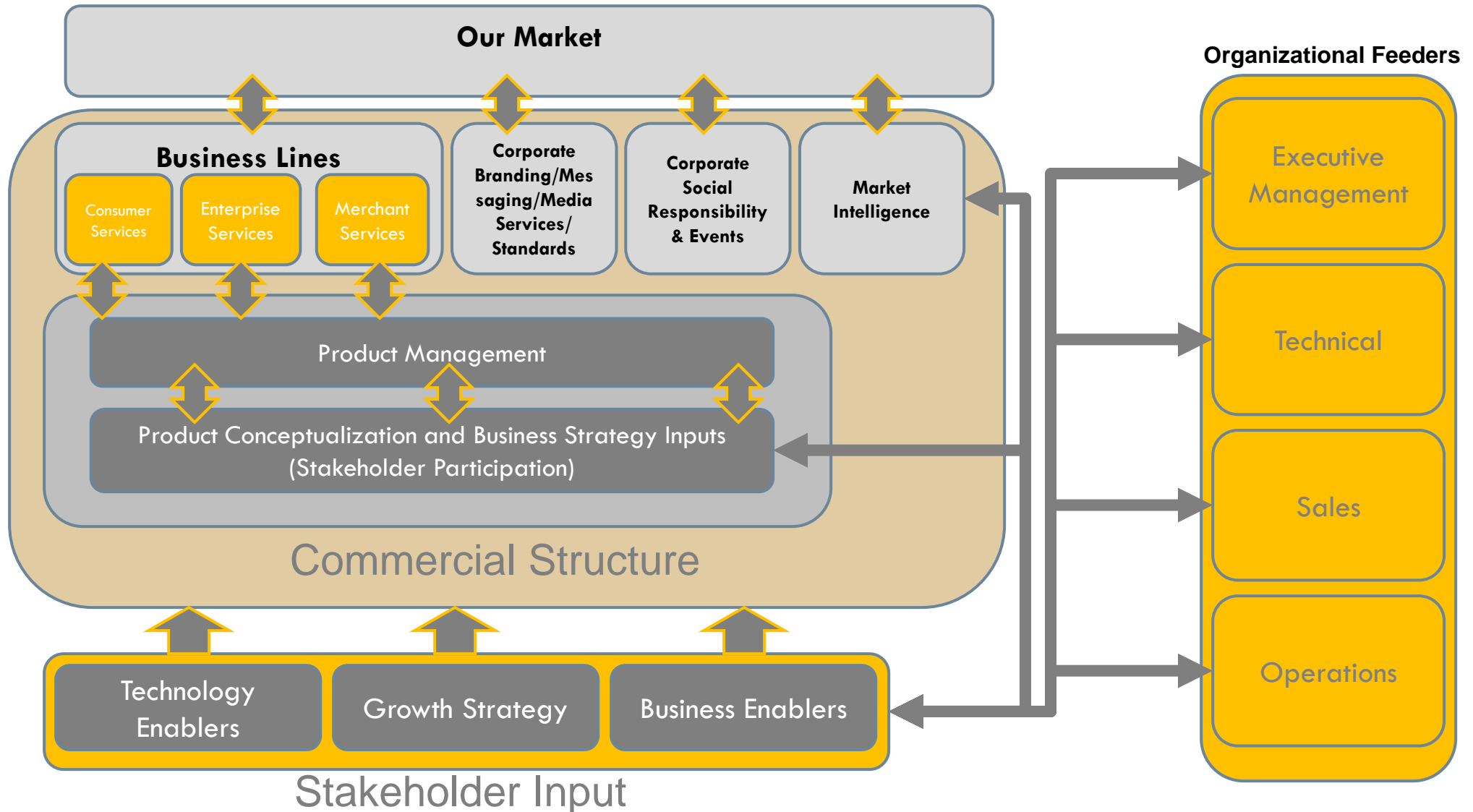
Client Commercial Business Line Discussion Document



Key Objectives

- 1 Create market and consumer-based focus for the strategy, products, and services we offer.
- 2 Serve as key input to strategic direction by providing constant and current market intelligence and feedback on customer/consumer behaviors and trends.
- 3 Serve as validation for business cases (ROI) on the products we conceptualize.
- 4 Streamlining our organization, by bringing similar functions together, reducing management layers and increasing spans of control across the entire life cycle of our offerings.
- 5 Reengineering key cross-functional processes by looking at them end-to-end with a market orientated focus facilitation clarity for roles and responsibilities and provide support across businesses

High Level View



Business Lines

Business Lines

Consumer
Services

Enterprise
Services

Merchant
Services

Business Lines are focused on offers to the market, based on segment, that offer value add, convenience, cost optimization and efficiency, or growth. They are based on what the market needs and how they use services

Consumer
Services

Pre-Paid
Offers

Credit
Offers

Debit
Offers

eCom
Offers

C2C
Services

Ancillary
Services

Merchant
Services

KIOSK
(ATM/
Bill Pmt)

B2B

Credit
Offers

B2C
Including
Rewards

Retail

Ancillary
Services

Enterprise
Services

Payroll

Bill
Payment

Collections

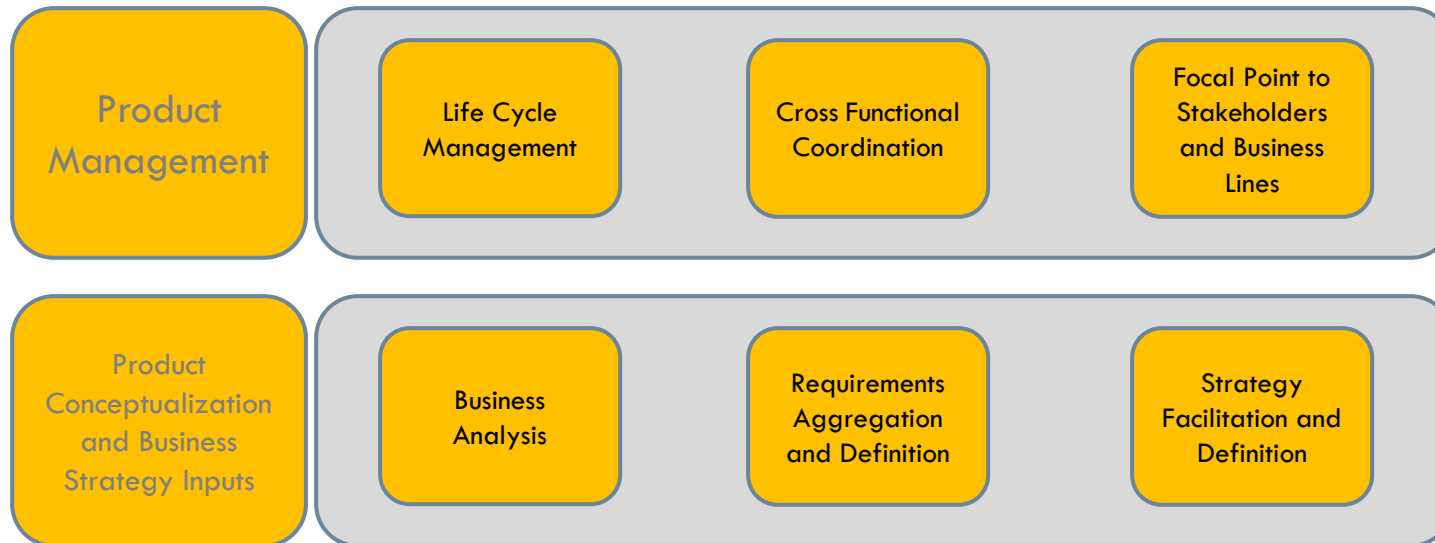
Credit
Offers

POS
Offers

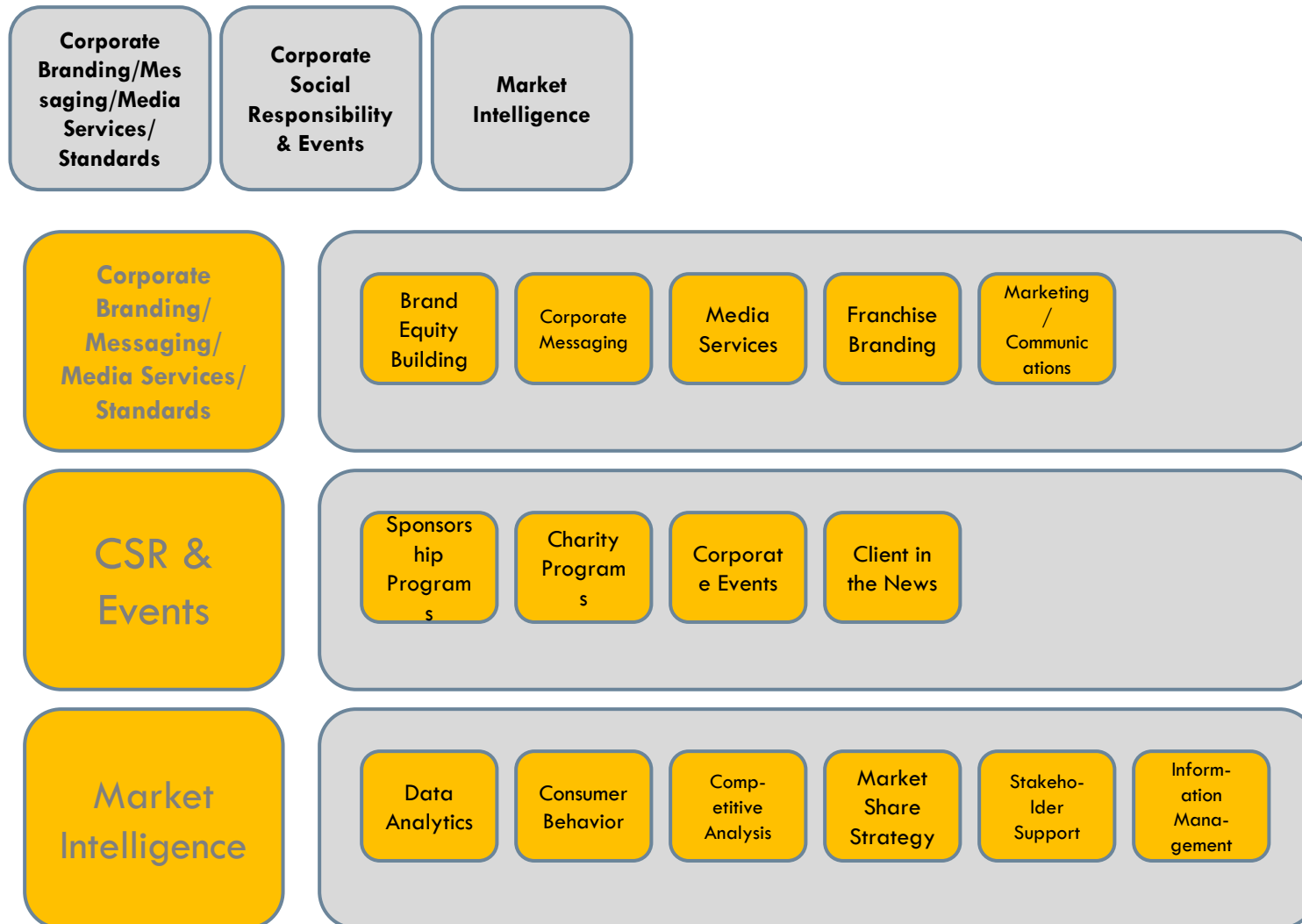
Ancillary
Services

Note: the offers refer to end services and not to the driving technology. For instance, there may be both closed loop and open loop offerings within a product line for a business line.

Product Management



Corporate Branding and Market Intelligence



OUT SLIDES -- BACKUP



Commercial Alignment Descriptions

	Description
1 Business Lines	<ul style="list-style-type: none">• Business Lines establish key market segmentation of how Client approaches the market.• It manages a portfolio of products as a profit center.• Business lines leverage or define their portfolio of products based on market demand, competition, and business strategy. They will incorporate or include closed loop/open loop products which could fall into debit, credit, or pre-paid categories
a Merchant Services	<ul style="list-style-type: none">• Merchant Services has three primary categories:<ul style="list-style-type: none">• Traditional Closed-loop kiosk-based services (Withdraw, Transfer Payment)• Retail services – Merchants using Closed Loop or Open Loop offering from Client as a form of payment for goods and services.• Franchise ownership including license for issuing and servicing all Client product offerings.
b Enterprise Services	<ul style="list-style-type: none">• Enterprise includes both public and private sector and encompasses both closed loop and open loop offerings with the primary target being collection, payment, and payroll. Further segmentation or offerings, including those consume-based technology services may apply to enterprise as well.
c Consumer Services	<ul style="list-style-type: none">• Consumer services include all product offerings that end beneficiaries may avail themselves of by being part of an enterprise or a merchant network, but also ancillary technology services that improve the convenience of conducting personal commerce, i.e., online shopping, customer loyalty programs, individual credit, debit, and pre-paid services.
2 Product Management	<ul style="list-style-type: none">• The product management function serves as an aggregator of information from all stakeholders and sources in the definition, planning, lifecycle, and management of products and services.
3 Strategy Definition	<ul style="list-style-type: none">• Product conceptualization and strategy inputs are derived from the business strategy and a variety of stakeholders and other inputs, i.e. technology enablers, market intelligence, business enablers, and growth strategy.