

Analysts predict that consumer payments using card-based and electronic systems will double to \$12 trillion over the next ten years. The transition will be even more dramatic in commercial payments, which are roughly three times the dollar volume of consumer payments but where checks and costly wire transfer systems predominate.

Delivering expertise in payments.

Global Vision Group provides strategy, operations consulting and detailed analytical services on card-based and electronic payment solutions worldwide.

We work with domestic and international financial institutions, e-commerce enterprises, processors, developers of software or hardware payment solutions, and any business to gain revenue or boost efficiency by harnessing electronic payments.

Payments are changing. Adapt.

Global Vision Group covers the universe of payments. We can help take the guesswork out of evolving payment systems:

- Prepaid and stored value products
- Consumer credit and debit cards
- Commercial banking and business-to-business payments
- Mobile and emerging payment technologies
- Payment acceptance and processing

Our deep expertise and hand-on experience provide you with the insight and tools to succeed in the ever-changing world of payments.

Build a comprehensive vision.

Payments cut across all functions of an organization, from the retail counter to the back office.

We can help you • **increase customer loyalty** • **grow market share** • **boost operating efficiency and** • **enhance overall profitability.**

Consumer and commercial electronic payments will double over the next ten years. What is your plan?

**Supporting you
with unmatched
experience.**

Global Vision Group brings together a team with unmatched experience in card and electronic payments. Most team members have helped create and direct P&L management for innovations across the industry. Our associates span the essential disciplines for success, from product and risk management to marketing and econometrics. We offer proven market success, strong project management and responsiveness to client needs. Unlike some large consultancies, we will not use a new MBA to lead your project.

**We take you
from strategy
to implementation.**

Global Vision Group offers a multi-dimensional approach encompassing strategy, implementation and best practices:

Services and Highlights	
Strategy	<p>Short- to long-term strategic and business planning</p> <p>Comprehensive profitability modeling; competitive research and analysis</p> <p>Outsourcing strategy</p> <p><i>Experience: GV Group developed the most widely used profitability models and analytic tools in the industry. Our team has also led industry-wide initiatives to manage personal bankruptcy issues, improve consumer education, and enhance regulatory compliance.</i></p>
Products	<p>Design & development—consumer or commercial; prepaid, debit, credit, charge</p> <p>Form factor & customer verification expertise—chip, mobile, internet, terminals</p> <p>Business case modeling, customer segmentation analysis and targeting</p> <p>Product-specific risk and IT design / best practices</p> <p><i>Experience: We are experts in innovation. Our team has developed and launched top new consumer and commercial products, including stored-value, debit, and chip-based card products. We can even structure cross-border offerings—for instance, we created a patented business model and international joint venture for a commercial card product.</i></p>
Marketing	<p>Customer acquisition, retention and response modeling</p> <p>Usage and loyalty programs, product enhancements</p> <p>Branding, partnerships, and communications</p> <p><i>Experience: The GV Group team has grown the world's largest financial services brands and has helped design and implement top co-branding and loyalty programs.</i></p>
Operations & Efficiency	<p>Benchmarking, business process improvement, operational & IT assessment</p> <p>Best practice implementation and training</p> <p>Database repositories and reporting system enhancements</p> <p>Credit and risk management programs, collections, fraud detection</p> <p><i>Experience: Our team has managed bank and cross-industry benchmarking and re-engineering. We have turned around unprofitable card issuing and acquiring programs. We've re-defined collections to enhance management, cut losses and improve efficiency.</i></p>

GLOBAL VISION
G R O U P

147 17th Avenue, Suite A
San Mateo, CA 94010

Tel +1 (650) 349-1536
Fax +1 (650) 349-1537

info@gvgroup.net

www.gvgroup.net

Global Vision Group delivers expertise in payments.