



Card and Payments Services

Our services span the project lifecycle to help you seamlessly integrate business strategies with enabling technologies for competitive advantage.

STRATEGIZE

- Evaluation, Selection, and Contract Negotiations
 - Transaction Processing Platform
 - Network
 - Other Third-Party Vendors
- Card and Payment Architectures
- Operations Assessments
- Analysis, Design, and Implementation
 - Card Products
 - Rewards
- Post-Merger/Acquisition Planning

IMPLEMENT

- Portfolio Conversion Execution
- Testing and Implementation Support
- Legacy Platform Services
- Enterprise Customer Integration
- Platform Rationalization/Consolidation
- Regulatory Change Realization
- Program and Project Management

RUN

- Document Review and Remediation
- Data Quality, Lineage, and Reporting
- Application Development and Integration
- Process and Application QA/QC

“NTT DATA Consulting is my preferred partner to work with. I have good relationships with other firms, but they are not in the same place and don’t have the same level of understanding of our business as NTT DATA Consulting.”

TOP 4 U.S. BANK

Helping You Address the Challenges of Today’s Market

Today’s payment providers face a host of digital world challenges: novel and nimble competitors, increased pressure to bring new products and features to market quicker, and the market’s demand for a superior customer experience. Frequently, the core business process and technology components needed to support these new products and competitive initiatives are in need of significant updates or even replacement. NTT DATA Consulting brings the expertise, methodologies, and tools to help you move forward with digital-era business initiatives while getting the most out of your existing products and services.

Specialized Problem Solving: Card and Payments Practice

NTT DATA Consulting’s Card and Payments practice helps clients define and implement the core capabilities required to adapt to today’s rapidly evolving payments ecosystem. Our practice leverages the deep and collective experience that our consultants have gained from working with the largest global payment providers to support our clients most important efforts:

- Instituting core transaction requirements including evaluating processing platforms, migrating portfolios, and launching new products
- Establishing a foundation to support forward-thinking initiatives around rewards and mobile payments/wallets
- Managing risk elements including fraud, security, EMV, credit, operational, regulatory, and compliance

Client Success Story: Top 4 U.S. Bank



*\$173M in benefits from
payments processor
platform assessment*

CHALLENGE

Our client needed help evaluating and optimizing its relationship with its payment processor vendor before the MSA contract expired.

SOLUTION

NTT DATA Consulting used its proprietary platform assessment methodology to conduct an extensive evaluation of the client's needs, market dynamics, and potential vendors. After only six months, NTT DATA Consulting delivered a final recommendation that optimized cost, revenue, risk, and regulatory compliance across seven different lines of business.

RESULTS

NTT DATA Consulting's assessment optimized the client's vendor relationship, driving savings and benefits across the organization to the tune of \$173 million.

Why NTT DATA Consulting?

Our industry-centric business and technology consulting approach offers a distinctive set of capabilities to help you grow and compete in the digital era:

Industry focus

We help you address your most pressing and complex challenges from the vantage point of your industry – financial services. Our consultants provide the deep, industry-specific insight and specialized counsel you seek to overcome hurdles, create new growth paths, and innovate your business.

Unmatched expertise

As a leading provider of business and technology consulting solutions to the financial services industry, we have more than 1,000 dedicated business consultants and we work with 25 of the leading financial institutions in North America.

Integrated approach to business and technology

We use our expertise and proven track record to create solutions that seamlessly integrate business strategies and enabling technologies for competitive advantage in the digital world.

Solutions for your entire business

We help you strategize for the future, implement transformative change, and run with efficiency for the long term by orchestrating solutions that tap the entirety of NTT DATA's global resources and technology expertise across digital, cloud, ERP, application management, and BPO.

Personalized attention

Our client-first culture ensures personalized and responsive attention that delivers an exceptional customer experience backed by the reach and resources of NTT DATA's global capabilities.

About NTT DATA

NTT DATA is a leading business and IT services provider and global innovation partner with 80,000 professionals based in over 40 countries. NTT DATA emphasizes long-term commitment and combines global reach and local intimacy to provide premier professional services, including consulting, digital, managed services, and industry solutions. We're part of NTT Group, one of the world's largest technology services companies, generating more than \$100 billion in annual revenues and partner to 80% of the Fortune 100. Visit www.nttdata.com/americas to learn more.

Let's Get Started

To learn more about how we can help you succeed, please contact:

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