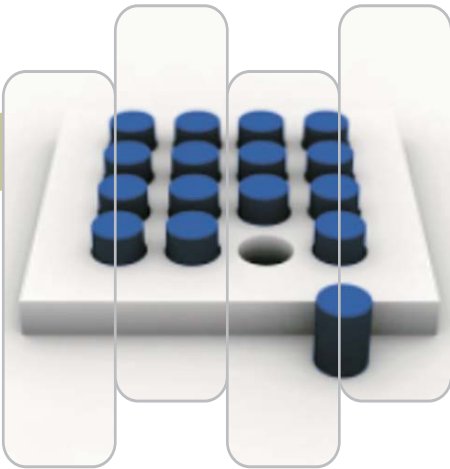


# Payment Consulting Services



## Executive Summary

In today's payment industry, Merchant Acquirers and Processors are constantly faced with the challenge of growing their businesses while protecting themselves from the financial losses associated with risk. This has never been more apparent than now. With fraud and credit losses on the rise and with processors continuing to operate with razor thin margins, the process of developing risk strategies and practices must focus on efficiency and the reduction of costs in order to achieve a heightened level of protection while allowing for your business to grow. By utilizing best practices in strategic development and sourcing potential technology solutions, we are able to assist Merchant Acquirers and Processors in determining what strategy or solution that best fits your organizations' needs.

CIT Consulting and Professional Services provide consulting, design, integration, and optimization services to businesses and organizations, worldwide. We engage our specialized consulting resources for system integration, acting to speed deployment and reliable implementation of electronic payment, e-fraud management, dispute operations and compliance solutions. Our team of consultants can provide senior leadership in the following areas:

- Deploy intelligent infrastructure to existing operations to create efficiencies.
- Increase profitability through implementation of systems.
- Assess current validity of operational work flows -GAP.
- Reform, improve and create logistical improvements within merchant operations.
- Assess current under writing facility and react with a sound, efficient and financially sound strategy to create a powerful process that mitigates exposure to losses.

- Improve efficiencies through change management/Operations consultant will Assess and define a strategy to create a better synergy between interdepartmental functions resulting in a lasting competitive advantage.
- Assess viability of operational enhancement through technology implementation.
- Align operations with revenue generating units to ensure maximum efficiency.
- Assessment of eFraud Management tools and related recommendations based on a strategy to significantly improve current fraud operation.
- Our consultants will assess security protocol and data protection to ensure data security.
- Assess, refine and or define Chargeback logistics and their impact to operations.
- Chargeback dispute systems – source/implement.
- Policy creation surrounding underwriting mitigating portfolio risk exposure ( creation revision of policy per sic/MCC codes.

## Who is CIT Global ?

CIT Global is an international provider of high quality, innovative Payment Solutions and Consulting Services to its Payment Industry clients. Through the development and deployment of innovative technology solutions, CIT Global has spent over 10 years providing the payment industry with leading edge products and services designed to improve efficiency and provide Merchant Service Providers with tools and knowledge necessary for success. Our extensive suite of solutions and services enables Merchant Acquirers, Payment Processors and Merchants to grow their business more efficiently and better face the many challenges of the payment market.

By applying CIT Global's dedicated centers of excellence and its specialized leading products, in addition to the "best of breed" technologies from its strategic partners, CIT Global is delivering innovative and award winning solutions to our clients in more than 25 countries worldwide. Our client list includes leading institutions from United States, Canada, Europe and the Middle East.

## What CIT has to offer ?

The CIT Global's Consulting and Professional Services division will provide our clients with highly specialized resources that can assist our Payment industry clients in establishing industry best practices, streamlining their operations, and helping to better position our clients for success in this highly competitive landscape.

Our highly specialized consultant can help you achieve success in managing the following areas of your business:

- Operational Risk Management.
- Fraud Strategy Development.
- Risk Technology Sourcing and Deployment.
- Dispute Resolution Management.

## CIT Global Resources

Our Consulting and Professional Services Division is comprised of industry expert consultants with a proven record of success. Our Consultants have extensive experience in the payments industry and have worked directly with some of the large players such as Visa, MasterCard, Citibank, First Data, and Moneris Solutions to name a few. Their background of expertise will allow them to work with your executive team in determining what risk strategy that best matches your company's growth plan and vision while providing your team with the lasting knowledge to position them for lasting success.

## How you can benefit from these services

We are committed to helping our clients succeed by providing exceptional insights that generate lasting value. We allow for payment companies to:

- Gain superior insight from our team of highly qualified professional consultants that will maximize the execution of strategies within the projects planned time and budget.
- Regain or further your competitive positioning in the market while providing you with the tools necessary to face market forces, risk trends, and emerging schemes that can dramatically impact your business.
- Establish confidence and knowledge in order to execute strategies to combat decreasing margins resulting from fraud or risk issues.
- Draw on the expertise of our consultants in order to train your internal team and positioning them for future success.

We look forward to speaking with you and your team in order to establish how we may best fulfill your consulting needs. If you require further information regarding our services or availability please do not hesitate to contact me at the number or e-mail address listed below.

### CIT CONTACT

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