

W. Capra Consulting Group

Virtual CPO | Chief Payment Officer

BUT I DON'T WANT TO
CARRY A WALLET.
CASH IS SO 2008...

Overview

W. Capra

CONSULTING GROUP

About W. Capra

W. Capra is a professional services firm with over 10 years of experience identifying, leading, integrating and delivering technology, payment, and loyalty solutions to retail and emerging businesses. Our clients include Fortune 500 retailers and the suppliers that provide the retailers with innovative and value added solutions.

Contacts

Steve O'Toole

sotoole@wcapra.com

630-624-5900

Patrick Raycroft

raycroft@wcapra.com

312-498-5191

Doug Rodewald

drodewald@wcapra.com

312-873-3265

★ All things must change

Driven by technology, federal and state legislation, challenging credit markets, new security requirements, and most importantly a shift in consumer behaviour, the Payment Industry has entered into a period of hyper-change. Retailers, banks, and solutions providers are scrambling to understand and quickly adapt their systems and consumer offers to respond to what feels like an infinite number of changes.

Retailers can either fear this current period of change or view it as an opportunity to gain a competitive advantage.

★ Time of Opportunity

To assist retailers in navigating the new payment landscape, W. Capra is excited to announce its Virtual CPO (Chief Payment Officer) offer.

W. Capra's Virtual CPO will ensure your business receives all of the insights from W. Capra's full payment practice, customized to your business needs.

Examples of support provided includes:

1. Leadership provided to strategy sessions (branded cards, loyalty, rewards, etc.)
2. Introduction to leading and emerging suppliers
3. Ongoing input to IT teams responsible for the payment infrastructure
4. Ongoing feeds of industry news and data as it becomes available
5. Review of current relationships, contracts and costs

★ Engagement

From the very first meeting, W. Capra will work to ensure your Virtual CPO is focused on the strategic objectives that drive your business. To accomplish this goal we will complete an initial assessment in which your business goals and the ongoing scope will be defined.

For more information contact Steve O'Toole, Pat Raycroft or Doug Rodewald.

★ Why W. Capra

Our team watches all things payment across brick and mortar retail and card not present.

- Legislation: Durbin, Frank Dodd, Gift Card laws, etc.
- Security: PCI, tokenization, end to end encryption
- Rewards / loyalty: co-brand programs, social media integration, coalitions
- New form factors: mobile, bar codes, NFC
- Value added services: Affluence indicator, account updater

We are watching and working with the leading companies that are positioned to disrupt the payment ecosystem.

- Apple
- Facebook
- Google
- Groupon
- Isis
- PayPal
- Verifone
- And many more