



# Retail Payment Strategy & Technology Services

## Emerging Technologies, Compliance Requirements and Increasing Acceptance Costs Drive New Payment Models

The payment industry continues to evolve at a rapid pace.

- In September of 2006, the card associations issued security requirements for cardholder data through PCI DSS Version 1.1 – a third revision is expected later this year.
- In 2007, debit transactions eclipsed credit transactions as the predominant method of payment for the consumer. Emerging technologies such as mobile and contactless payments are gaining traction.
- Alternative forms of payment including ACH are challenging the traditional acceptance model, and increasing acceptance costs continue to erode profitability for retailers.

*Every business that accepts credit and debit cards – regardless of size – is impacted by these changes.*



Whether your business and system requirements are driven by consumer behavior or new regulations, *W. Capra* will ensure your organization is positioned to not only meet these demands – but leverage them to maximize the value of your payment program.

*W. Capra Consulting Group* is one of the leading providers of retail technology and payment strategy services. We are focused on providing retailers a comprehensive payment solution – from designing the payment architecture that supports your Point-of-Sale and Back Office systems to constructing a consumer relevant loyalty offer. Our solutions are merchant-centric and reflect our deep commitment to providing your business a payment acceptance strategy and roadmap for the future.

# The W. Capra Payment Assessment



As margins continue to erode, site system requirements become more complex and the payment environment continues to evolve, retailers are challenged to find creative solutions to sustain competitiveness and profitability.

In order to best position your organization to meet these challenges, W. Capra is offering a complete assessment of your POS and Payment environment.

**Step 1:** The first step is to have your organization complete the *W. Capra Payment Assessment Questionnaire*. The questionnaire will provide us an initial overview of your business objectives, payment organization and acceptance structure, site systems and PCI Compliance process.

**Step 2:** After reviewing the questionnaire, *W. Capra* will conduct a face-to-face meeting with key members of your team to further understand and identify your unique set of requirements and business challenges. This information will be used to prepare a comprehensive assessment.

**Step 3:** Drawing on the experience of our diverse team of retail payment and technology specialists, *W. Capra* will create a report of your payment organization's position within the payment industry as well as actionable recommendations that address the critical acceptance questions relevant to your business and industry:

- ❖ **POS Evaluation**
- ❖ **Payment Architecture Evaluation**
- ❖ **Payment Portfolio Evaluation**
- ❖ **PCI Process Evaluation**

These specific recommendations will help your organization identify ways to lower acceptance costs, evaluate lower cost payment methods, identify POS investment or upgrade opportunities and provide a technology roadmap for the future.

**Step 4:** *W. Capra* will walk you through the report sharing key insights and additional color to the recommendations and answer any questions you may have regarding the evaluation.

The *Payment Assessment* can be completed in as quickly as two weeks pending the availability of resources to answer *W. Capra* questions and will be presented to your team in a final face-to-face meeting.