



CONDENSED AGENDA: 2-DAY SEMINAR - THE STRATEGIC CHALLENGE

Comparison of SEPA/legacy Schemes, and migration

- SEPA End Date
- IBAN+BIC migration
- Discountable Direct Debit
- Direct Debit Mandates
- Accounting codes/transaction codes
- Ultimate Debtor/Creditor
- Central Bank Reporting

Harmonisation or compartmentalisation

- Community AOS
- “Vital National Schemes”
- Business case for local migration
- Public entities
- Retention of local Schemes and Infrastructure

Customer behaviour and segmentation

- Impact on retail customers
- Cards migration
- Small and medium business
- Impact on Large business and effort required
- Centralised and decentralised businesses
- Centralisation of bank accounts

Pricing and float

- Fee evolution compared to legacy
- Domestic vs cross-border; above and below EUR50,000, +/- IBAN+BIC
- ATM fees
- Acquiring/interchange fees
- Float
- Value-date adjustments

Relative power of suppliers and providers; new entrants; basis of competition

- Porter’s 5 Forces analysis by Lyddon Consulting

Greenfield approaches

- Assessment of the business as 3 businesses
- Case/opportunities for acting as Acquirer of Payments
- Case/opportunities for acting as Processor of Payments
- Case/opportunities for acting as Settlement Agent of Payments
- Breaking-up of vertical integration