



CONDENSED AGENDA: Prêt-à-nouveau-Monde MOBILISING THE STRATEGIC RESPONSE

Profile of your business

- Customers, channels & products
- IT & Operations business model, external service providers, clearing linkages
- Revenues and costs
- Investment plans

Your SEPA programme

- Highlights of impact assessment and responses
- Major assumptions

Your PSD programme

- Highlights of impact assessment and responses
- Major assumptions

Porter's Five Forces

- In-depth discussion and agreement on impacts
- Questions against conclusions/assumptions in SEPA and PSD programmes

What is the Supply Chain of the Payments business

- Acquisition of payments, processing and clearing&settlement
- Activities carried out in each
- Opportunities to specialise/EPC vision of a layered market
- Horizontal vs vertical integration
- Questions against conclusions/assumptions in SEPA and PSD programmes

New entrants

- "Payment institutions"
- Greenfield entrants into one or more of acquisition of payments, processing and clearing&settlement
- Threats and opportunities for existing players
- Qualifications to insource
- Questions against conclusions/assumptions in SEPA and PSD programmes

The new environment

- Modelling the external landscape at key future points 2010, 2012, 2015
- Viability of own business model
- Likely impacts on customers, products and P&L
- Conclusions regarding current plans

Programme alignment

- What are the major issues uncovered that put questions against conclusions/assumptions in SEPA and PSD programmes
- What to do to alter SEPA and PSD responses to take account of these