



Are you Payments Savvy?

Do you fully understand your payment environment?

Do you have a strategy for payments? Are you keeping pace with market developments and consumer trends? Are you offering your customers what they want?

Knowing what you need and understanding how your organisation accepts payments are fundamental to delivering that strategy.

Does your customer get the best possible experience when paying online?

The recent introduction of Strong Customer Authentication has changed the game for e-commerce payments. Maximising your authorisation rates and minimising the disruption in the checkout process is vital to you and your customer.

How much does accepting payments cost your business?

This is often an opaque cost to your business, which appears far too complicated to understand and consequently ignored.

Typically accounted for as a below the line cost rather than directly aligned to your trading performance.

Do you understand your data loss risk relating to customer payments and compliance obligations?

Know where you process data that falls within PCI DSS regulations and understand your compliance with those regulations. More importantly, assure yourself that you are effectively managing your data loss risk.

The payments industry is evolving rapidly, with new propositions regularly appearing. So, make sure you are ready:



A well-considered payments strategy will help you:

- Determine if your payment partner(s) capabilities and roadmaps align with your requirements.
- Identify if you need to consider a replacement or an additional payment service provider(s) to meet your desired outcomes.
- Assess the potential of new payment propositions to deliver your objectives.



Having a target business and technical architecture for payments will help you:

- Define a change programme of improvements.
- Create an environment to make it easier to add / remove payment provider(s).
- Understand if your internal set-up is optimised for payment processing.
- Understand the operational resiliency of your payment capability and the consequences of the recent Strong Customer Authentication regulations.
- Focus on the customer experience and optimise payment acceptance rates.



Maintain a focus on your cost base to help you:

- Get traceability and a breakdown of all payment fees allowing you to understand and identify opportunities to reduce costs.
- Get insight into the implications of changing card scheme fees.
- Assess if you are getting value for money from your Acquirer and Payment Service Provider(s).
- Negotiate better deals.
- Inform your strategy.



Gain a better understanding of your risk profile:

- Know where you process data that falls within the scope of PCI DSS regulations, understand your compliance with regulations, and, more importantly, manage your risk of data loss more effectively.
- Create robust processes to ensure new payment initiatives are introduced in a controlled manner.



CBS Consulting takes the pain out of payment strategies and regulatory compliance.

With a long history of working with financial services organisations and large UK retailers, CBS Consulting is ideally placed to help you understand the complexities of the payments ecosystem.

Experts in the payments industry, we understand both the digital and in-store payments environment. CBS has helped clients with their customer payments strategy, understand their PCI DSS compliance obligations as well as the definition and embedding of new operating models.

We have led commercial exercises for clients to help them select payment suppliers to support their objectives. As a result, we have helped our clients secure significant annual cost savings in their card acceptance fees and understand their cost base to identify further opportunities.

Get in touch now to see how CBS can help.



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