

Depth. Focus. Service.

About Us

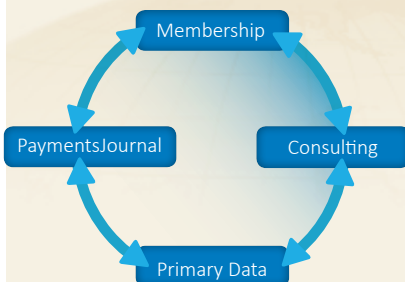
Mercator Advisory Group is the trusted advisor for the payments industry globally, charting the course for sustained growth and profitability and delivering fact-based insights and advice.

Our commitment and exclusive focus on the payments industry enable us to consistently provide highly relevant content and exceptional value for your research expenditure.

Mercator Differentiators

- Quality and quantity of our research
- Analysts focused 100% on payments
- Extensive client relationships
- Breadth and depth of coverage
- Strong industry relationships
- Analyst interaction throughout the membership term

Membership Life Cycle



Credit Advisory Service

Mercator Advisory Group's **Credit Advisory Service (CAS)** focuses on the needs of credit issuers, acquirers, and processors and the vendors and investors who serve them. The emphasis of this service is the consumer and business "pay later" payment methods involving the extension of credit, examining the impact of technology and the competitive environment on business process at all stages of the account life cycle.

Many topics focus on card-based consumer and small business solutions. Emerging online and alternative credit payments products are also covered.

Credit Coverage Areas



Market Dynamics: Analysis and Reporting

RISK	REVENUE
<ul style="list-style-type: none"> Life After EMV 1.0 Managing Credit Quality Mitigating Digital Risk Persistent Fraud Attacks Regulatory Environment 	<ul style="list-style-type: none"> Future of Interchange Managing Tighter Margins Merchant Surcharging Non-Interest Revenue Pricing Management
CUSTOMERS AND MERCHANTS	TECHNOLOGIES
<ul style="list-style-type: none"> Cardholder Lifecycle Growing Millennials Mobile & Digital Transactions Merchant Product Options Product Evolution Reaching the Unbanked 	<ul style="list-style-type: none"> Aging Infrastructure Card platforms Decisioning Fraud Mitigation On-Premise vs. Cloud Options Rewards

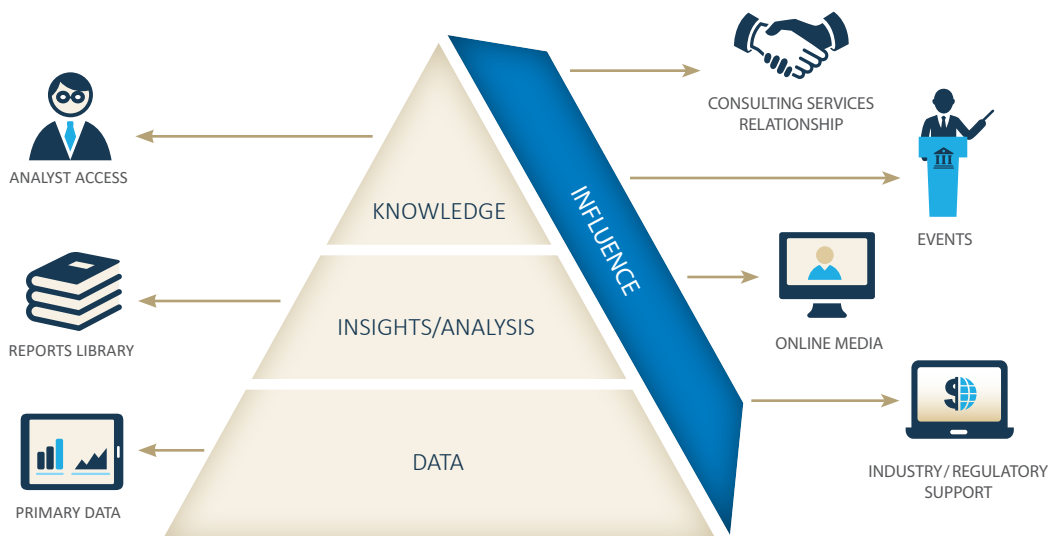
Mercator Advisory Group Deliverables

- 20 research documents annually
- Related PowerPoint charts
- Direct, unlimited access to subscribed service area research team
- Access to all previous research
- 15 login IDs
- One dedicated day of analyst time
- Direct, limited access to all research teams

Mercator Advisory Group Benefits. We:

- Uncover new opportunities
- Deliver pragmatic insights
- Have a strong brand and independent market position that clients can leverage
- Function as an extension of staff
- Efficiently deliver industry consulting projects
- Offer unmatched depth, focus, and service

Engagement Deliverables



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