



PwC Fusion Solutions

Strategic alliances

Card provider partnership

PwC is partnering with one of the card processing company when delivering projects related to card products, card payments, pricing and/ or card payment regulation.

Clients can thus benefit not only from expertise of PwC consultants but market insights provided by our partner covering over 50% of all card transactions.

1

Telco-bank partnership, Slovakia

Feasibility study of cooperation of the Slovak branch of the bank with a major telecommunications operator in cross product offer and sales network sharing.

Goals: Assess possible concept of cooperation, definition of product offer, processes, composition of business case.

2

Strategic partnership with a broker company, Czech Rep.

Establishment of strategic partnership of the bank with a leading broker company and implement necessary changes to processes, products and marketing.

- **70** new points of sales within two years
- **30%** increase of additional revenue

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Card provider partnership

Background

PwC clients often request detailed and extensive market data for its project analysis and/ or subject matter experts on card related business. This is where PwC extends its ability to deliver card business know-how and market insights by partnering with a card processing company covering more than 50% of the market.

Approach

Typical areas for assignments where such partnership brings value are:

- Implementation of new card features or introduction of new payment cards
- Pricing analysis and adjustments of card related products and services
- Impact analysis of changing card payment regulation
- Analysis and/ or implementation of loyalty programs in areas where card payment method is used

Conclusion

Objective of PwC is to deliver to its clients top value added efficiently. This is why PwC partnering with a Card processor bringing extensive market data and relevant subject matter insights at lowest incremental cost makes sense for you as a current or future client.

Telco-bank partnership, Slovakia

Background

PwC was asked to conduct a detailed feasibility study for a Slovak branch of a major bank operating in the Central European region. The aim of the study was to assess possibilities of cooperation with a telecommunications operator in the field of retail finance.

Approach

The project was divided into the following areas:

- Business case preparation
- Value proposition - product offer definition
- Partnership shape
- Legal matters
- Communication / rebranding
- Migration

PwC worked in the joint team of the telco-operator and the bank on the bank's side. Our team:

- led the business case preparation cooperating closely with the telco company financial representatives,
- strongly supported the value proposition initiative by providing benchmark, market analyses and expert advice in this matter,
- advised on the partnership shape, communication and migration areas, and
- provided project management during the whole course of the project.

Conclusion

- Results of the feasibility study have been presented to the board of both companies. The decision is pending.

Strategic partnership with a broker company, the Czech Republic

Background

The client, a mid-sized bank operating in the Central European region, was engaged in negotiations on strategic partnership with a broker company. At certain point, PwC was asked by the bank, due to long-term record of outstanding results of delivered projects, to step in and support the bank in further negotiations.

Approach

When the partnership was agreed on, PwC assisted in the initial phase on management of activities that were to lead to successful contract signing and public announcement of the strategic partnership.

In the second phase, prior to the opening of the first common points of sale, the PwC team is providing project management and support in a number of activities such as product and process adjustment, risk or communication.

Benefits

- 70 new points of sales within two years
- 30% increase of additional revenue