

Retail Payments Offering Accelerating Retail Payments for Merchants and Corporates

David Frei; Consulting/Business Operations - Payments Lead Switzerland

Retail Payments Offering

Retail Payments Capabilities; we deeply understand...

...the Pro's and Con's of Retail Payment Solutions offered by Acquirers and PSP's to Merchants and Corporates across Europe.	...how to reduce bottom-line cost for Merchants through our Knowledge of the granular Cost Structure of the Payment Fees(Interchange++).
... future Use Cases, Payment Scenarios and Business Models (eg subscription) in Retail Payments, be it at POS, E-Commerce, Omni-Channel or in Metaverse.	...the latest Trends in the Retail Payments Ecosystem.
... how to integrate the Retail Payments Solution to the Merchant's Systems like ERP, CRM and Cash Register/Till.	... how to reduce manual effort at Merchant's backoffice through Automation.
... Vendor selection methodology how to migrate a Retail Payment Solution for Merchants and Corporates including detailed Implementation Roadmap.

Our Retail Payments Proposal at a glance

Analysis of the current Retail Payment set up

Acceptance Use Cases and Processes, Turnover and Payment Method split to challenge the commercial situation, Vendor Structure, solutions/products, systems/infrastructure, pricing and cost analysis.

Consulting on the future Payment scenarios

Solution/products(payment methods) and use cases, mix of sales channel, vendor structure, cost estimation.

Vendor selection, RfP

Cover letter including decision criterias, targets, questionnaire, pricing sheet, timeline, analysis of the bids.

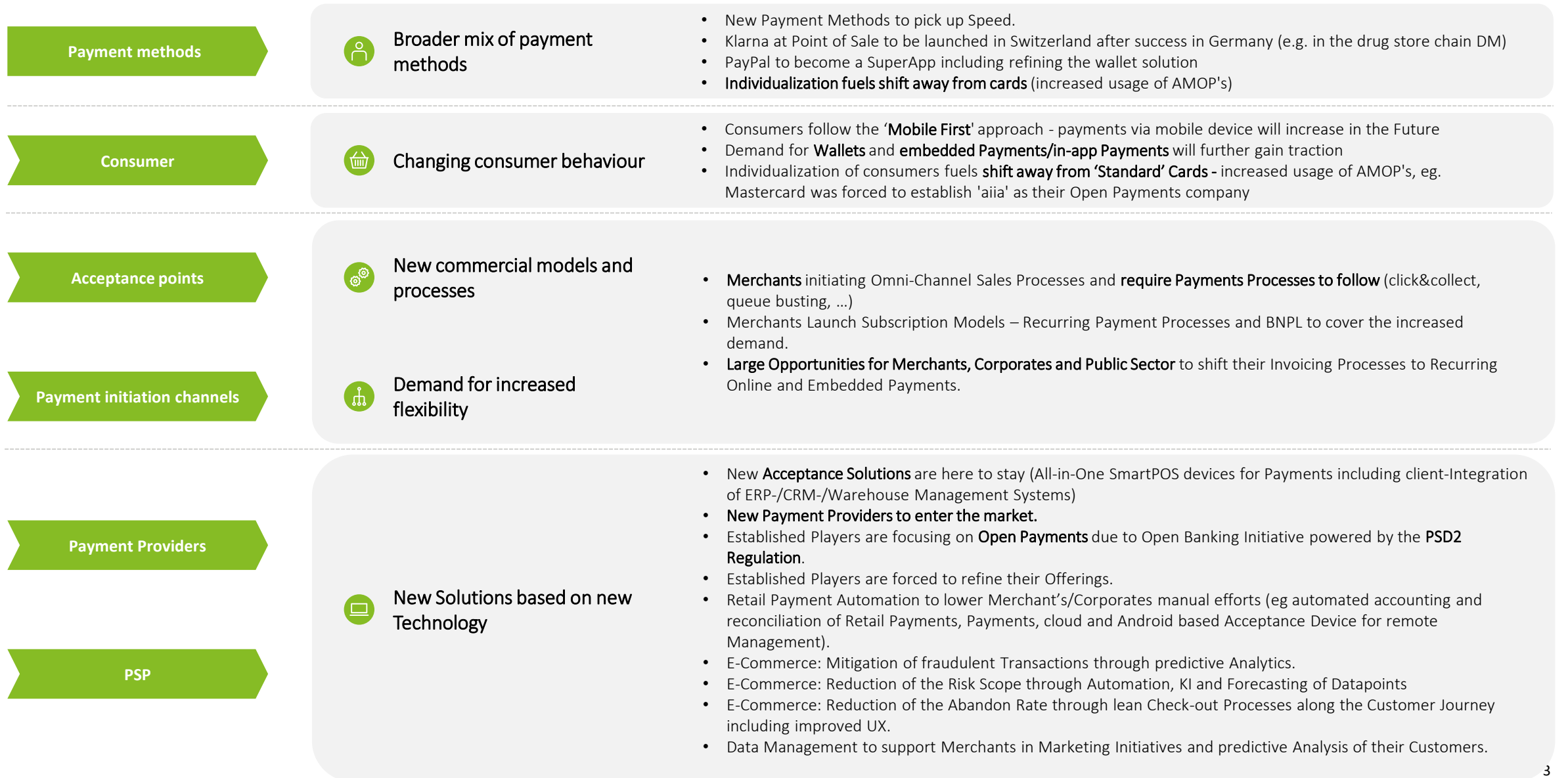
Contracts, SLA and T&C

Contract negotiations, technical and commercial SLA's, T&C customization – all with Business Focus.

Implementation of the future scenario

Onboarding activities, solution/product implementation(web-shop adoptions with Webshop provider for E-com, app adoptions for embedded payments and terminal installation onsite, system integration)

Retail Payments Transformation



David Frei, CV



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Summary

David is a Director at Deloitte's Consulting division in the Financial Services Industry (FSI). He is in the Role of Swiss Payments Lead and holds 15+ years of experience in Payments Transformation.

David participated and oversaw in transformation projects with global FSI customers focused on Banking and Retail Payments, Payments Strategy and TOM Implementation, Instant Payments, Request to Pay(RTP), Account to Account Payments, ISO 20022, Open Banking, PSD2 and more broadly Digital and Corporate Banking. He has vast experience in Retail Payments, Acquiring, Payment Service Providers(PSP), Omni-Channel Payments and Payment Methods as well as in Issuing including Payments Infrastructure at Merchant's premise and E-Commerce.

Expertise and Consulting Focus

- Payment Transformation, Digital Payments, Digital Banking
- Retail and Banking Payments, Payment Infrastructure, Payment Providers
- Banking Payments Processes and Regulatory
- Target operating models, process Analysis and Design
- Project Management and Program leadership
- Focus: Payments in Banking and Retail

Academic Background

Zurich University of Applied Sciences, Zurich, Switzerland; Master in Economics and Business Development.

He speaks English and German.

Relevant line and project experience

- **Swiss Regional Bank** – Elaboration of the future Payment strategy, Review and Analysis of the Payments Processes including the Definition of the Transformation Roadmap in order to better target their Payments offering to Corporate and Private Clients.
- **Global Swiss Bank** – Credit and Product Management, Performance Monitoring and Controls of Credit Products and Services, Project Collaboration across different **Stakeholder** Groups. Conducted Re-Pricing Initiatives in Credit and Debit Cards to improve Commercialization to further increase Product Profitability and Sales Support.
- **Global Swiss Bank** – Oversaw the Business Project Lead including conceptual Review, Design of the Implementation Roadmap Definition and Implementation of the Strategy for the Future of Payments as well as Establishing the Payment Governance and central Control of Payment Processes and System Inventory.
- **International Retail Payments** – Analysis of the Merchant's Retail Payments Processes, Fee Structure and Infrastructure on a Country and Sales Channel Level. Elaboration of an Omni-Channel based Retail Payments Strategy, Conduction of relevant RFP's and Vendor Selection for their future Retail Payments offering including Implementation Roadmap.
- **Global E-Commerce Implementation – Requirements engineering,** Analysis of the Merchant's E-Commerce and Retail Payments Processes, System Integrations, Elaboration of an RFP including Vendor Selection and Fee Structure comparison, Implementation of the new E-Commerce platform and post-integration hyper care initiatives.



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