

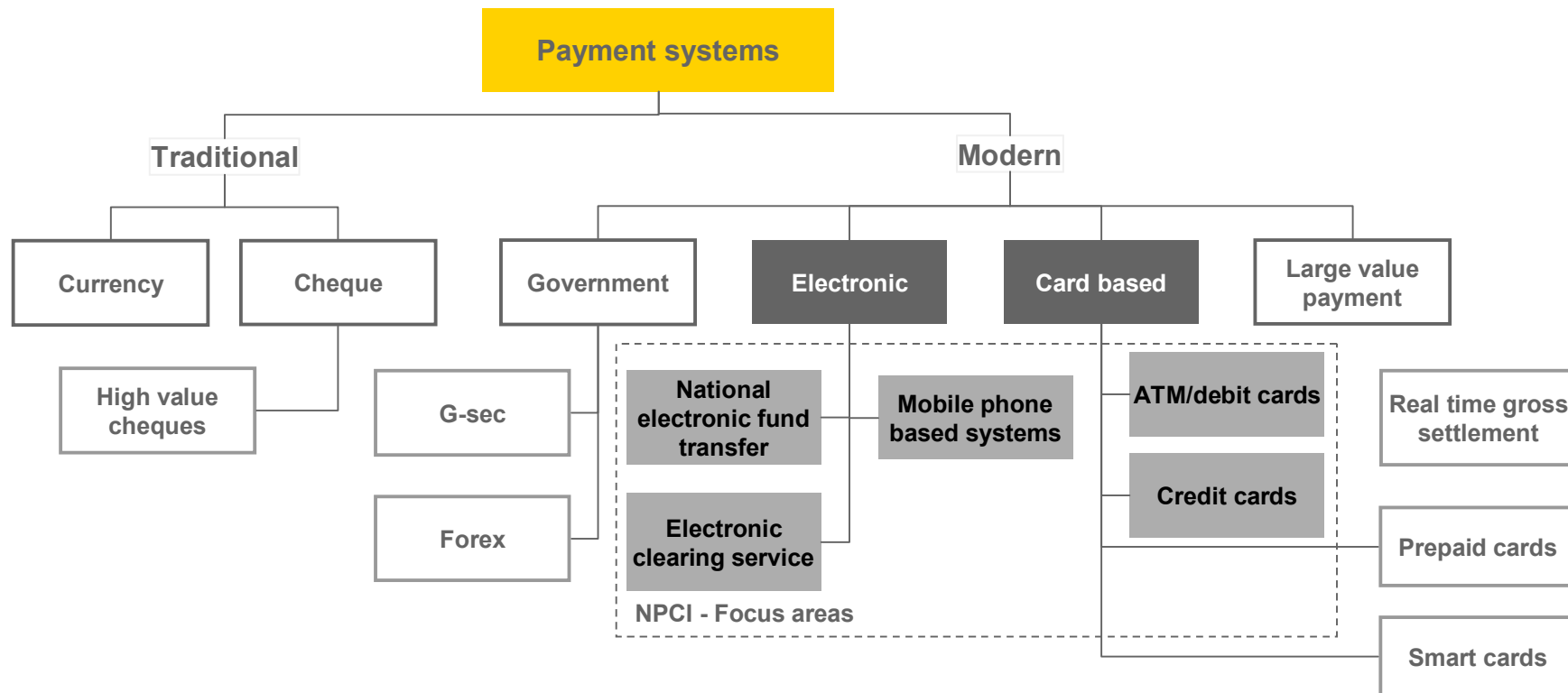
Opportunities in payments

IBA – Finsight : Payments Summit

June 2009



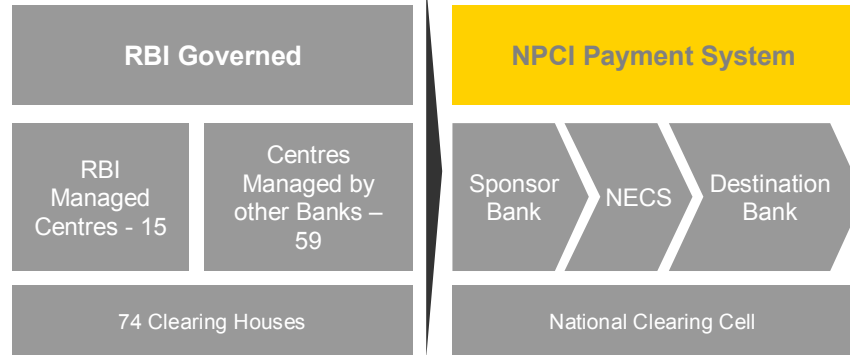
Products within the payment space



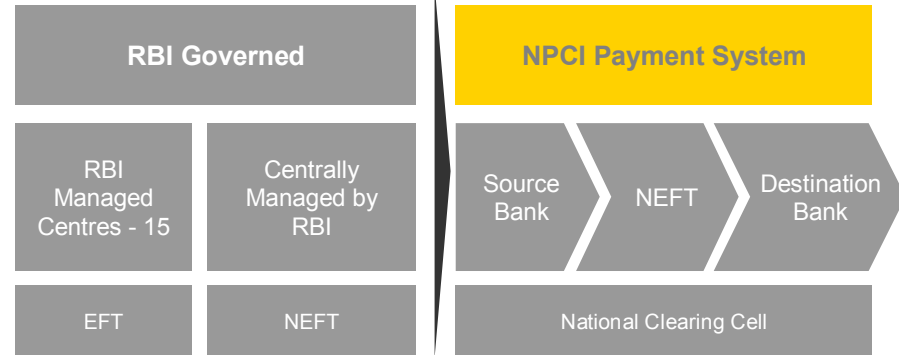
The envisioned national system will **consolidate and operationalize** the various retail payment platforms under a single National Payments Corporation of India (NPCI)

Changes expected with NPCI ..

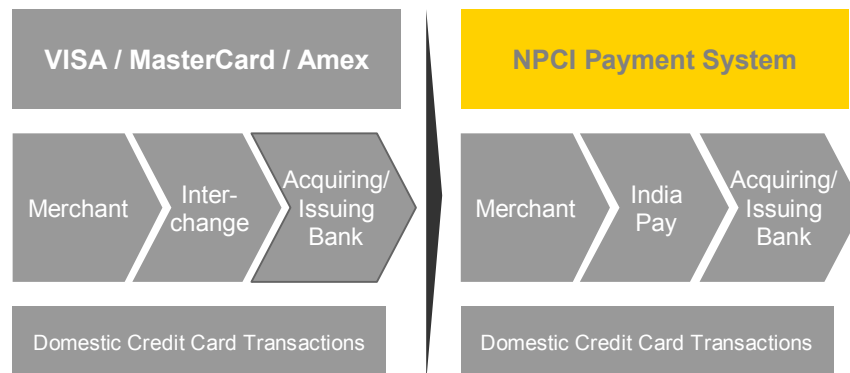
ECS



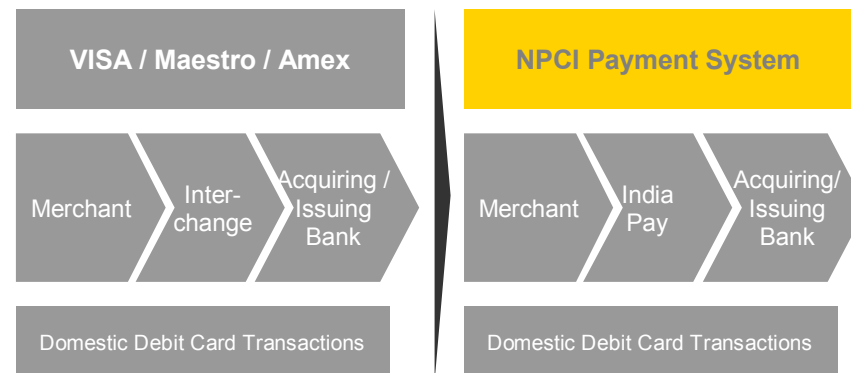
EFT / NEFT



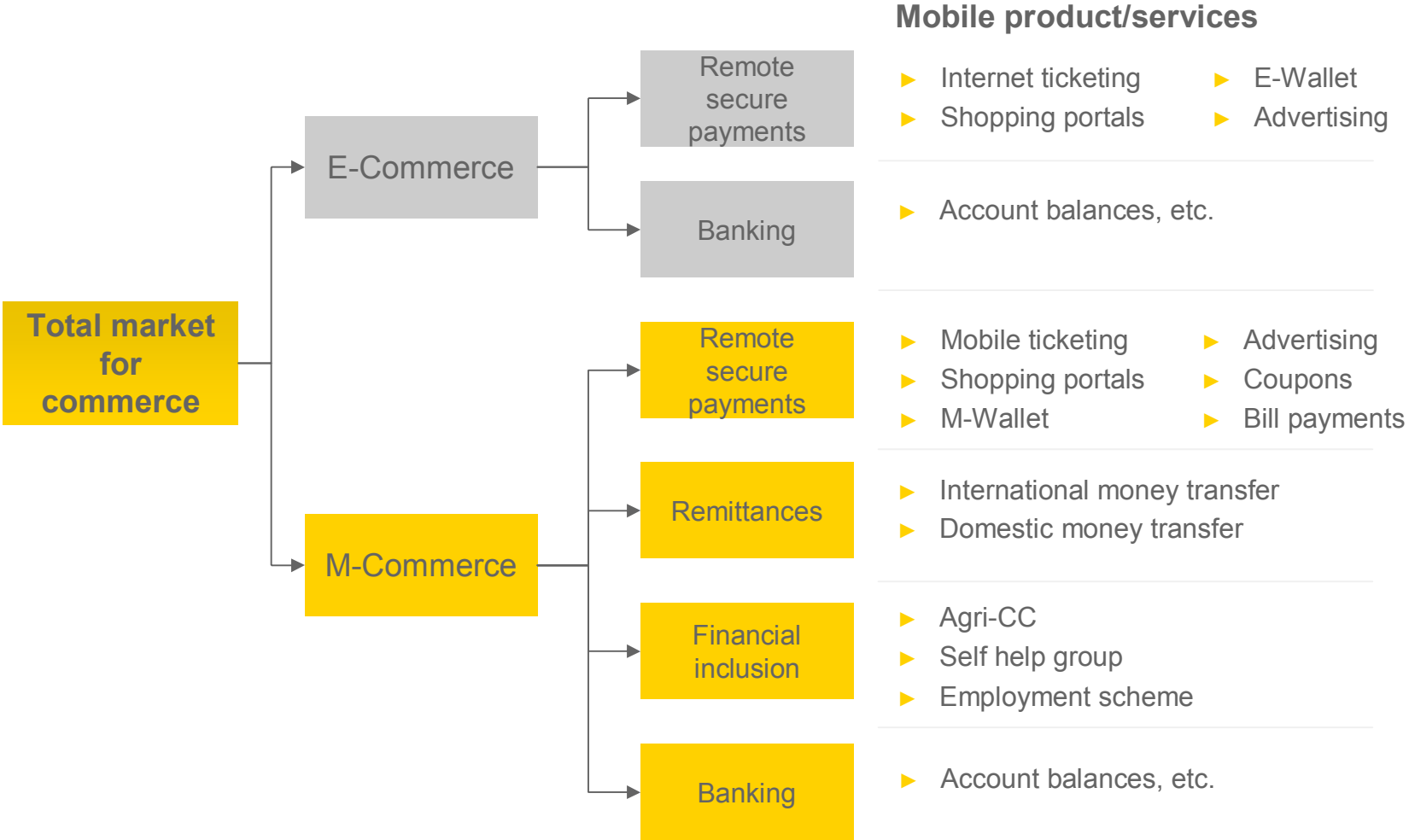
Credit cards



Debit Cards

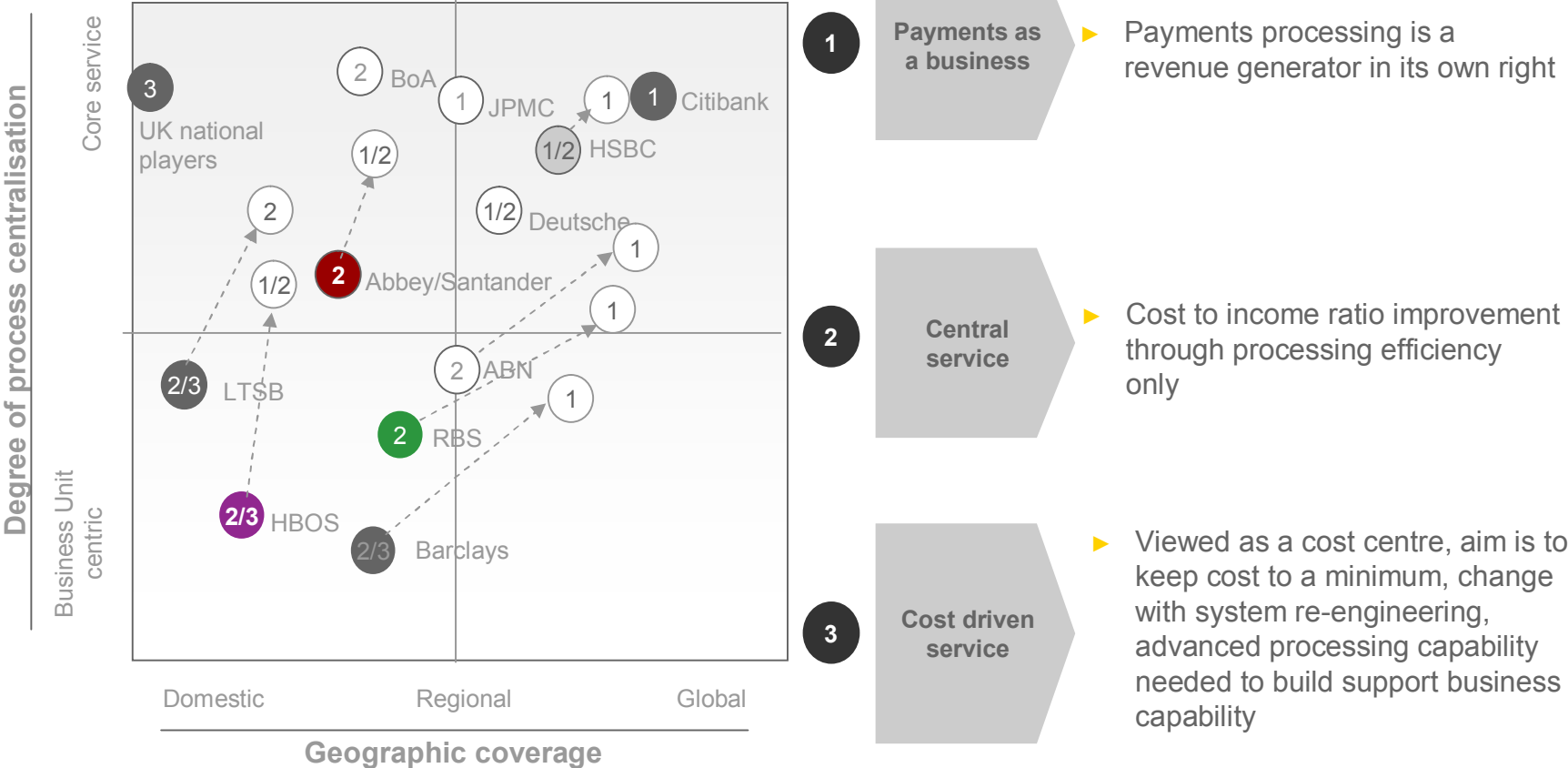


Transaction on the move M-Commerce is expected to take over e-Commerce

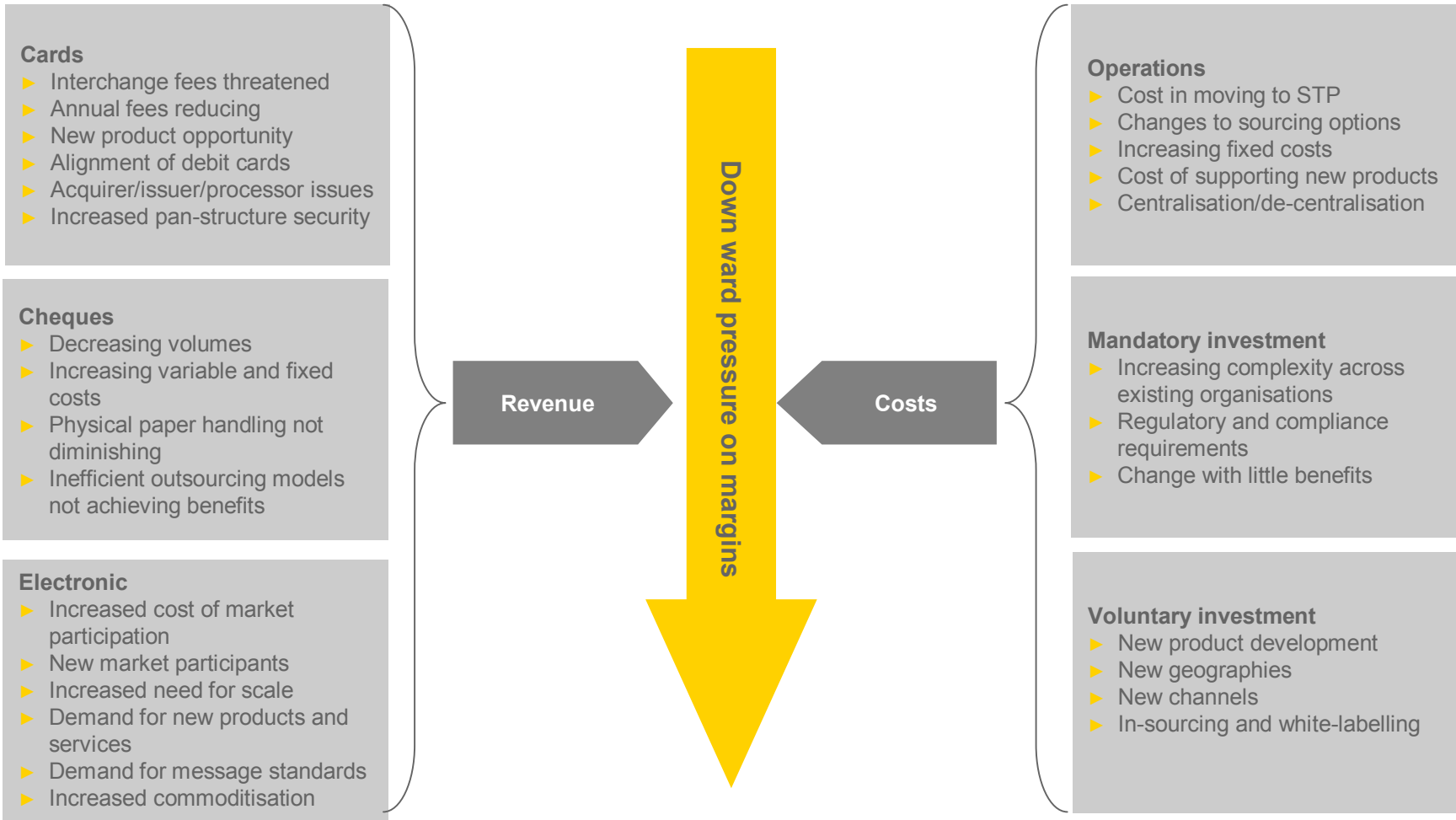


What typical international competition is doing – while Indian players are yet to realize the potential

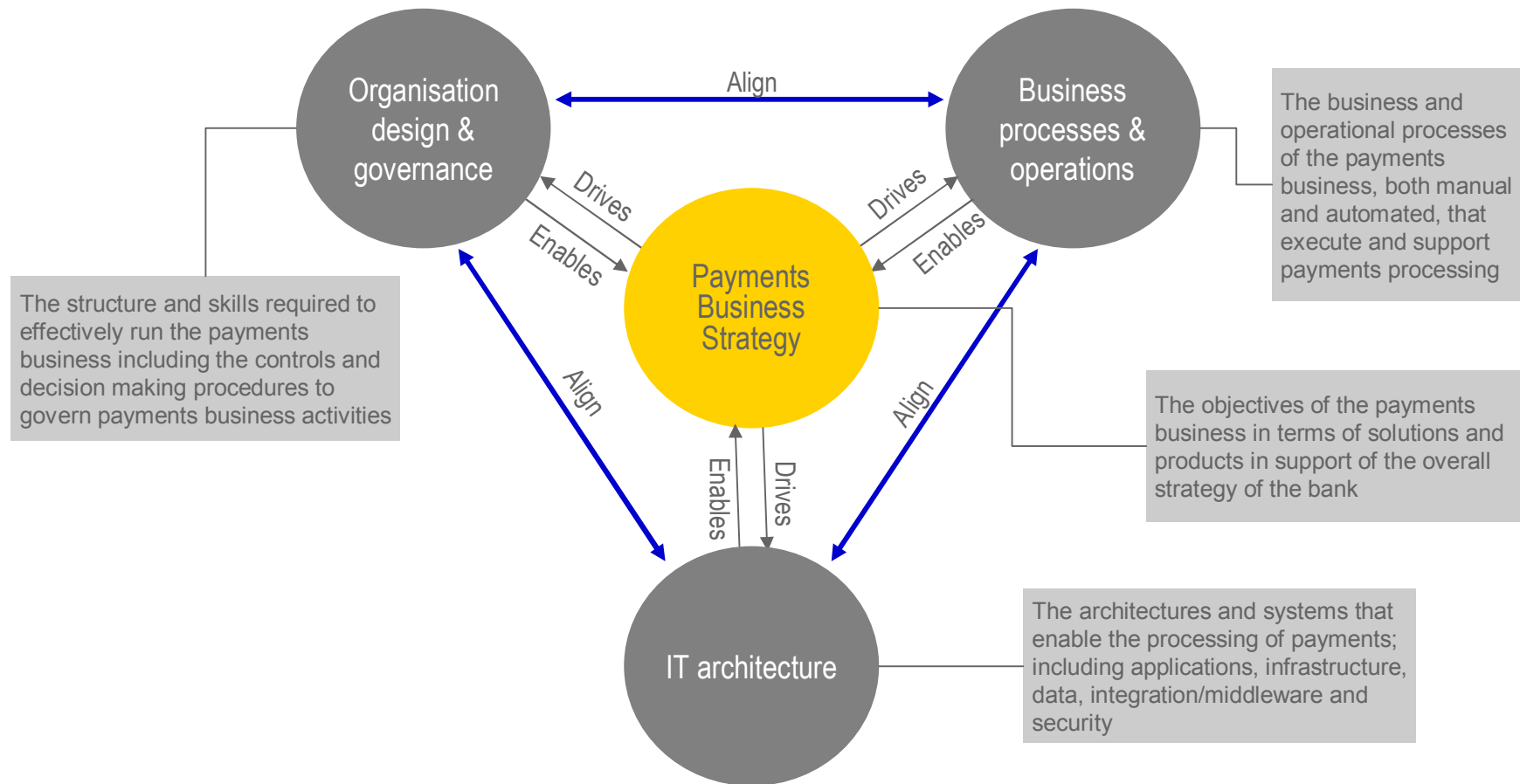
Relative Market Position and Status – Payments and Payment Product Capability



The payments challenge – revenue growth vs. cost control

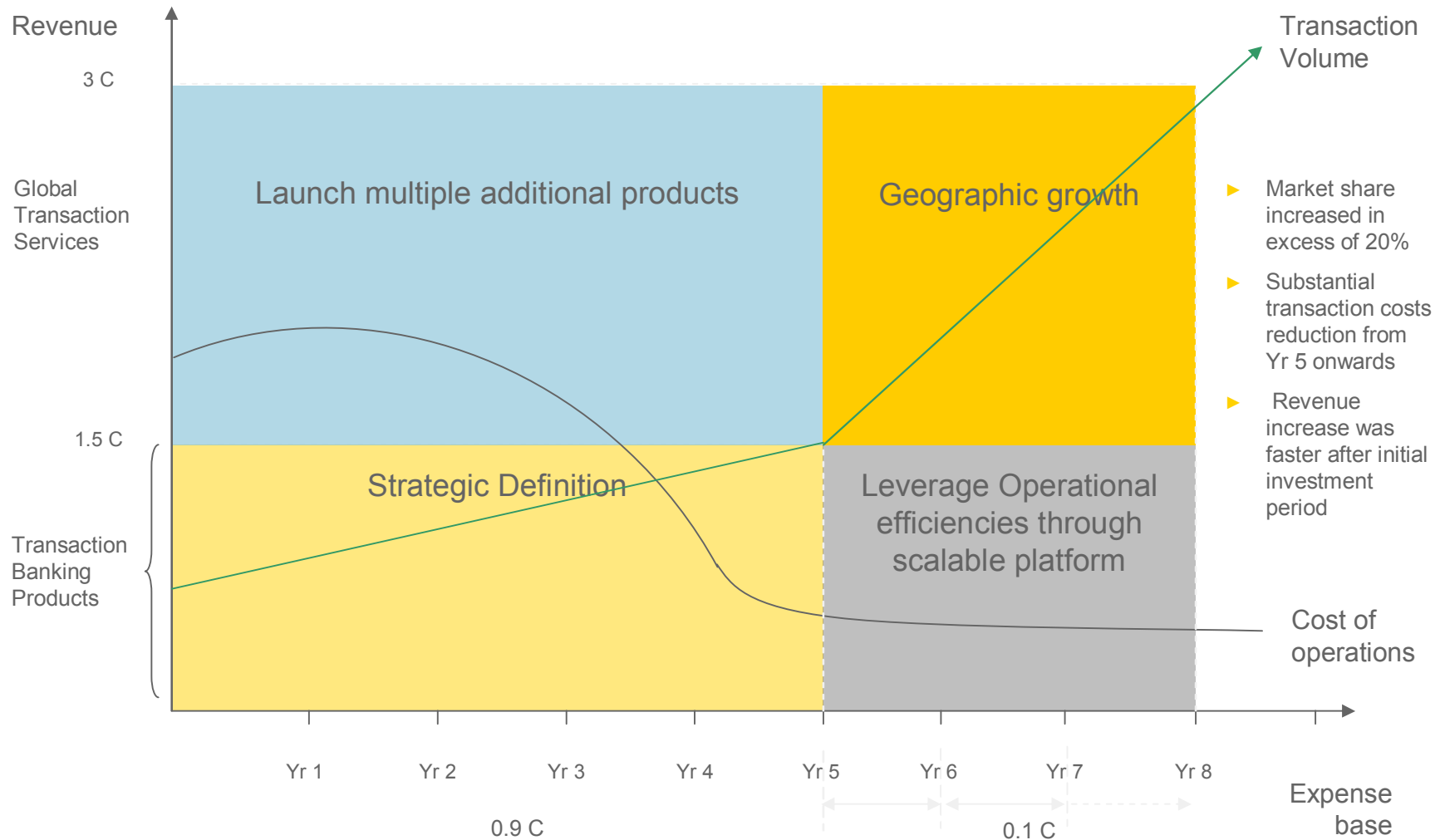


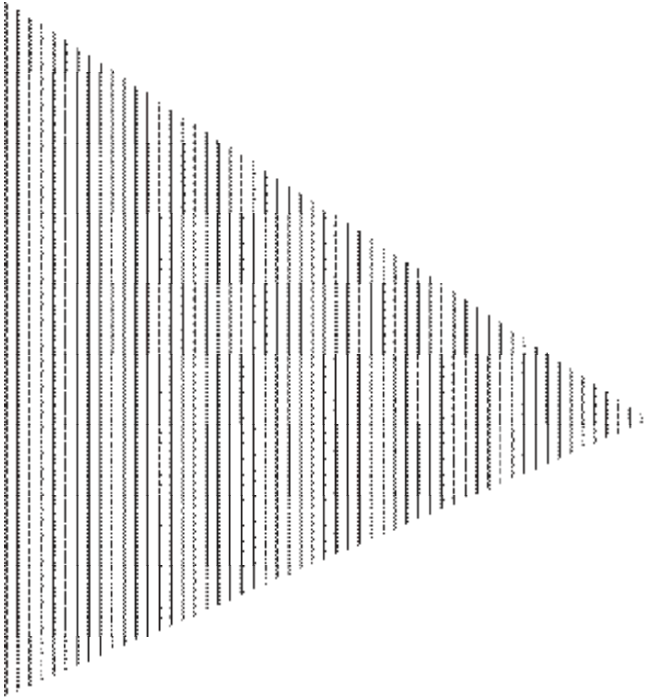
Business strategy



The payments business strategy must drive, and be enabled by all elements of the operating model, which must in turn align with all others

Case Study – Tier I global bank designing a winning payment strategy





Thank you

