

Accenture Payment Services

Real-time payments for real-time banking

How banks can seize the full
opportunities of immediate payments

High performance. Delivered.



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The move to immediate payments requires real-time transfer of funds and 24x7 availability

Accenture has created a new digital IT blueprint for the everyday bank¹, mapping out how banks worldwide can leverage digital technologies to take a central role in their customers' lives. Immediate Payments—the real-time transfer and availability of funds 24x7—is a key element of this blueprint for the future of banking, enabling financial and non-financial activities to be undertaken for customers in real-time at any time of day or night.

Across the world, immediate payments systems and infrastructures are being planned or rolled out in more and more countries, following the success of schemes such as Faster Payments in the UK. This rising tide of immediate payments reflects growing consumer demand for real-time transactions, driven partly by the ubiquity of smartphones and other connected devices, which have catalyzed consumer expectation for immediacy. It also reflects the digitization of the supply chain—sometimes called Industry 4.0, or the “Fourth Industrial Revolution”—in which real-time payments enable corporates to collect and analyze financial transaction data in real-time, derive financial insights immediately, and drastically reduce the effort involved in reconciliation.

With customers increasingly expecting ease, speed, convenience, security and always-on processing for their payments transactions, the momentum behind immediate payments is now unstoppable.

...creating intensifying pressures for banks

As well as needing to meet consumers' rising expectations around payments, the banking industry is facing rising pressure from governments to create ubiquitous nationwide and regional immediate payments systems that can be used by all financial institutions. Given these twin drivers, immediate payments is expected to become the new standard for banks, acting as the banking world's answer to payment initiatives from new competitors such as Venmo (USA) and BlueCash (Poland).

As these entrants make inroads into the payments market, supporting the progress towards immediate payments is becoming an imperative for banks. Payments services act as a key lifeline for a bank's customers—and a failure to embrace and support immediate payments will put a bank at risk of losing market share, relevance, customer relationships and ultimately revenues.

Mobile peer-to-peer (P2P) payments adoption is a key driver for immediate payments...

In Accenture's 2015 North America Consumer Payments Survey, 46% of the 4,000 consumers surveyed had used a real-time mobile P2P service such as Venmo or PayPal, with 15% using them regularly.

...and consumers would change bank to get access to immediate payments

Of 2,000 people in the UK surveyed by YouGov for ACI Worldwide, almost half (45%) said the promise of a faster and more convenient electronic payment service would encourage them to move their account to a different bank.

An urgent competitive imperative driving a transformative step in banking technology

The sweeping nature of the global migration to immediate payments—defined here as the combination of real-time payments and 24x7 availability—is underlined by the fact that around 35 countries around the globe have already implemented or scheduled hard launch dates for immediate payments capabilities, with Celent estimating that this number could soon rise to 140. For many banks, the potentially severe consequences of *not* offering immediate payments to their customers means they have little choice but to join the migration—with the competitive threat from non-banking entrants making it all the more urgent that they do so.

These shifting market dynamics bring major implications for the future of banking technology. However, as banks consider how to meet the demands of their personal and business customers by moving to real-time availability of payments day and night, 365 days a year, several questions arise. What is their optimal route to immediate payments? How quickly should they move, and at what cost? And, in the process, how can they avoid being relegated to the status of a transactional utility—effectively a payments back-office for other service providers?

Some common characteristics of immediate payments worldwide

24x7 availability—consumers should be able to make or receive a payment at any time of day or night, any day of the week.

Immediacy—the funds being transferred should be available in the recipient's account in real-time or near real-time.

Irrevocability—once a payment has been received, it cannot be revoked.

Certainty—both payer and recipient must be notified in real-time that the payment has been accepted or rejected by the recipient's bank.

Richer data standards—most real-time payments schemes across the world standardize data sets to enable greater interoperability, improve payment efficiency and carry richer information with the payment. ISO 20022 is increasingly becoming the standard for financial processing, including for many of the new immediate payment systems.

Alias/proxy/tokens—In parallel to the demand for immediate payments, there is demand to proliferate ways to connect and transfer funds real-time between parties in the digital economy. This requires the use of addressing databases linking aliases such as mobile phone numbers, email addresses, social media ids, or virtual account numbers to bank account information. Paym in the UK is an example of this.

Immediate payments' disruptive effects on the banking landscape

Implementing an immediate payments capability has impacts across a bank's operations—meaning that a holistic perspective and approach are vital for the transition. In order for the immediate payment product to support both real-time initiation and also real-time reporting to customers and other participants in the value chain, many existing products and channels need to be adjusted and updated.

At the same time, the move to immediate payments has the effect of accelerating other developments in payments channel and processes. Examples include the introduction of alternative ids or aliases for banking and payments transactions, facilitating the use of smartphones communicating both peer-to-peer with each other and also with point-of-sale terminals through Bluetooth or near-field communications (NFC).

Sweeping changes to a banks' service mindset...

Arguably the most fundamental change required by the advent of immediate payments is a shift of service mindset for banks. Real-time payments is a key component of the everyday bank, which takes a central role in its customers' everyday lives. This is because a real-time payments capability is a vital enabler for the real-time banking products and services—instantaneous, always-on, always-available via any device—that banks customers are now demanding.

If banks don't take committed steps to deliver these services, then someone else will fill the gap. So, to retain and win customers in the future, banks must shift their entire product and service mindset towards immediate delivery, both of payments and also all other banking-related offerings.

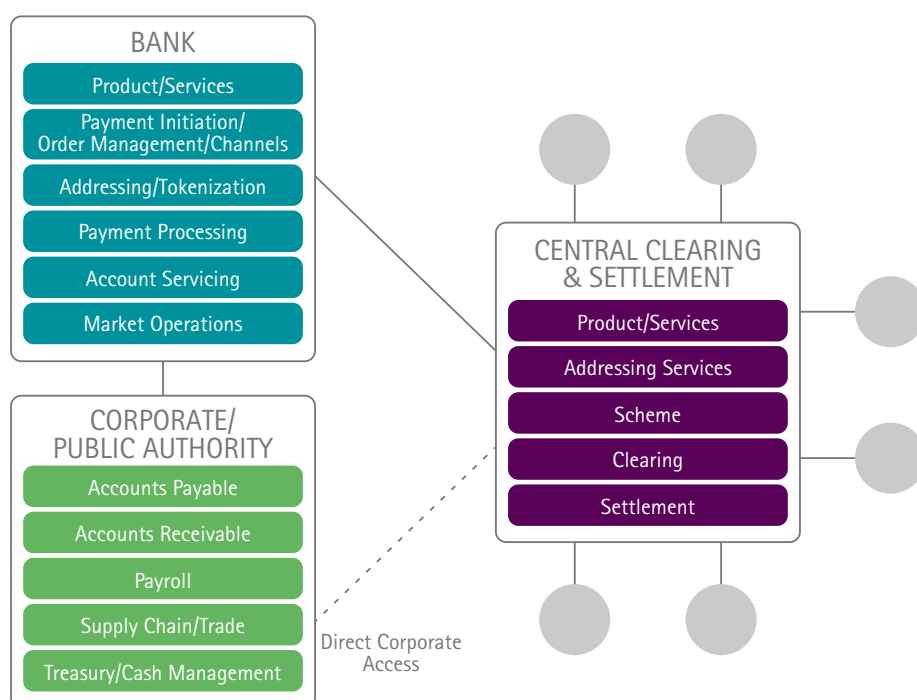
...and to their systems and processes

In terms of the legacy payments systems themselves, the changes required to banking technology to support immediate payments are profound and wide-ranging. With systems having to operate in real time and be continuously available 24x7 every day of the year, any level of unavailability needs to be reduced to an absolute minimum. Core processes should be available on a continuous basis, have no planned maintenance downtime and deliver a minimum of 99.99% availability.

The move to 24x7 operation also means that currently common end-of-day processing must be redesigned.

For banks operating in multiple domestic markets, the complexity is increased by the need to support multiple immediate payment schemes using the same underlying core banking systems. And immediate payments also impacts further key components of the payments architecture landscape including initiation channels, payments order management, payment engines, core banking, fraud systems, document services and archiving systems. Impacted product systems extend beyond current (DDA) accounts, as consumers expect real-time transfers to/from other accounts such as savings accounts and credit card accounts. As Figure 1 shows, these pervasive impacts within banks are mirrored by equally wide ranging impacts across corporate/public authority stakeholders and central clearing & settlement providers.

FIGURE 1. Scope of impacts from moving to real-time payments



Opportunities for new products and services underline the need for speed

Banks that succeed in adopting a new real-time banking mindset will be well-positioned to seize another new opportunity presented by immediate payments: the chance to develop and launch compelling new products and services for customers. In approaching this opportunity, it's important to distinguish between the real-time payments infrastructure and the end-user products that this infrastructure enables and supports—often termed 'overlay' services. Banks looking to adopt an immediate payments capability need to begin identifying, scoping, planning and developing these services as soon as possible.

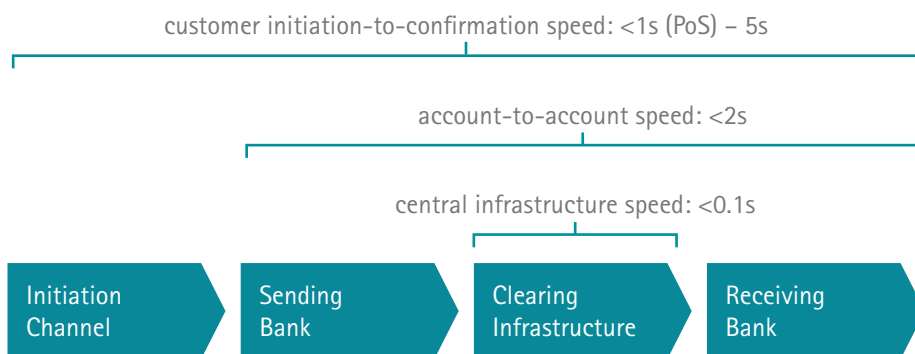
These need to cover both retail and corporate services. For retail, at a basic level, services need to cover internet banking, mobile banking and call center payments, but should also cover the mobile P2P real-time services that are seeing high demand in the USA and elsewhere, and lead on to mobile payments for merchants such as the 'Pay by Bank app' service being launched by UK banks in Q4 2015. For corporate payments, services can focus on real-time payroll, cash management, reconciliations and invoicing, as well as on migrating high volume ACH payments to immediate payments.

Significantly, the attributes needed by some products and services founded on real-time payments can throw the spotlight on what the definition of real-time or near real-time actually means in terms of elapsed milliseconds. Figure 2 shows different ways of measuring the speed of a real-time payment, but the only one that really matters is the elapsed time experienced by a customer from initiation to confirmation. The toughest use is likely to be mass-transit payments at ticket barriers, where typically a maximum 400 milliseconds end-to-end is required to enable the ticket barrier to meet its designed passenger throughput. To build in the latitude for new products and services in the future, banks and central clearing infrastructures should aim for at least this level of speed.

Time for a wide-ranging rethink of operations and capabilities

Taking all these impacts together, it's clear that banking operations in the emerging world of immediate payments will need to operate 24x7 with a different set of capabilities. These will include 24x7 call-handling both for retail and business clients, supported by anti-fraud activities adjusted to real-time processing requirements. Risk and treasury functions will also need to raise their game in liquidity management to monitor, manage and fund transactions across the defined settlement time intervals during 24x365 timeframe. And as more real-time payments schemes come into effect, it's clear that the banks must develop the organizational skills and capabilities needed to manage an immediate payments environment quickly and effectively—or risk being left behind by bank and non-bank competitors alike.

FIGURE 2. Commonly accepted definitions of 'real-time' in immediate payments





Valuable lessons learned to date

Recent implementations of immediate payments schemes across the world have provided valuable lessons for the future—both for banks and for schemes themselves.

Figure 3 shows where over 30 domestic “Faster Payment” infrastructures have been built or have gone into development so far, and these were joined in 2014 by four initiatives that were either launched or entered advanced consultation.

Markets that have gone through the pain of implementation have seen a surge in innovation to address a wide range of use cases, further spurring adoption by users. In particular, there appears to be a trend where demand for mobile payments is driving P2P real-time payments, which in turn are leading to consumer-to-business real-time payments, as evidenced in Sweden and Denmark.

However, the accelerating adoption in the past few years should not mask the fact that some of the systems have been in existence for over a decade—in countries like Switzerland, Brazil and Mexico (typically hybrid low- and high-value payment systems)—with Japan having been running immediate payments for 40 years. Looking at more recently-introduced schemes, such as the UK (2008) and Denmark (2014) several lessons for banks are apparent, the most important of which are set out in the accompanying information panel.

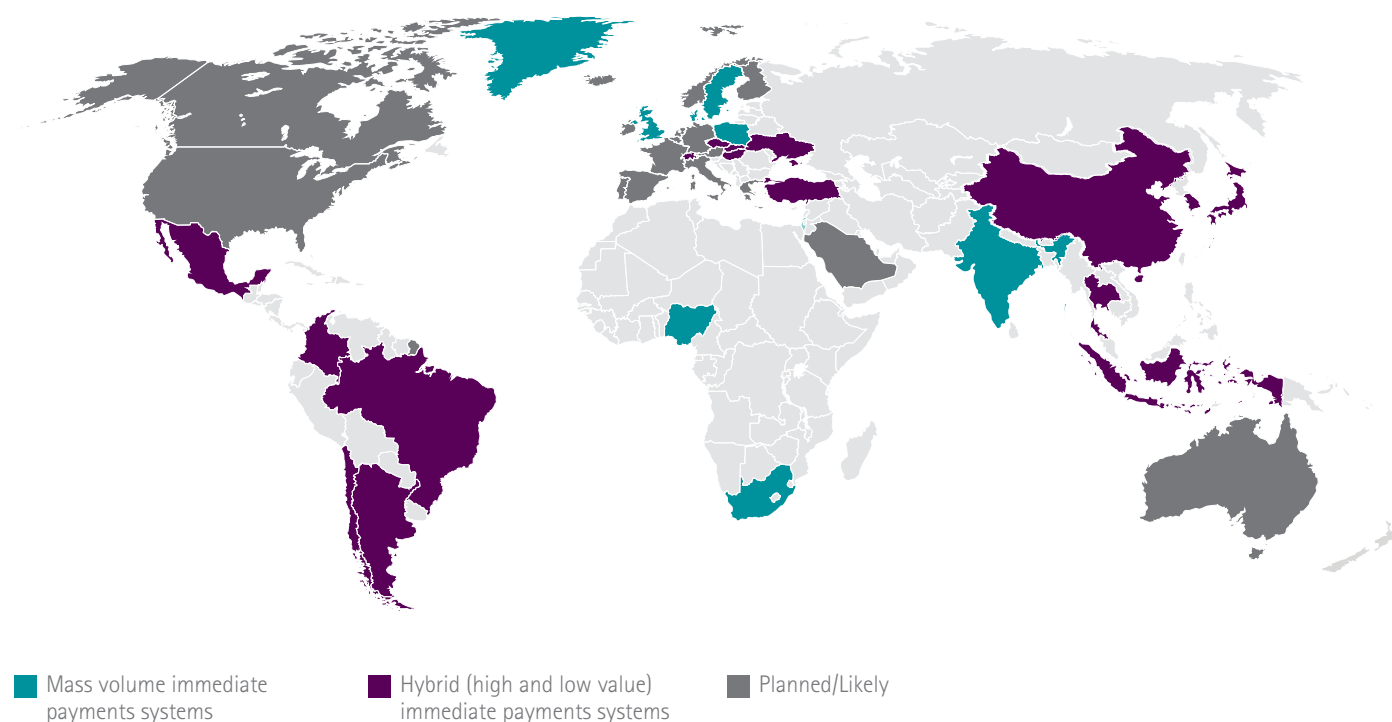
Faster scheme implementations...

More generally, experience shows that it is important to get the scheme right the first time—and that new implementations are taking place in an ever shorter timeframe, resulting in a faster ‘go-live’.

Some key lessons learned from the UK and Danish immediate payments implementations

- Start with a clear end-customer proposition, against which all functional and technical requirements are compared.
- Establish as broad a reach for the initiative as early as possible, building commitment from stakeholders to support the delivery of the agreed service proposition.
- Include fraud, compliance, risk and credit management experts at an early stage.
- Ensure early engagement with service users of all types—consumers, business, government, etc.
- Set a strong communications strategy, vital for successful execution of the program.
- Anticipate strong demand and rapid transaction growth.

FIGURE 3. Global adoption of immediate payments systems



This acceleration reflects the fact that new schemes can learn from what worked and didn't during previous implementations, and that user demand for immediate payments is now stronger, more demonstrable and more certain. The accompanying information panel illustrates the way the development and introduction of schemes has accelerated between the UK and Danish implementations. The rising pace of implementations makes the task of adopting immediate payments all the more urgent for banks.

... with inevitable mass migration to immediate payments...

As implementations gather pace across the world, it's valuable to look forward to the likely shape of the payments landscape in a decade's time. In Accenture's view, the most probable scenario is that immediate payments will become ubiquitous within ten years, perhaps sooner. Each country will be different, but generally, immediate payments will dominate retail and corporate payments, while very high value payments will continue to go through RTGS systems, and paper checks will wither away. Batch payments will largely disappear, except perhaps for some direct debits and standing orders, but even these are already in scope of immediate payment systems (for example, UK for standing orders and Singapore for direct debits). Physical cash will still have a place, but immediate payments will be used even for very low value payments.

This scenario reflects the experience in the UK and Denmark, which underlines that while precise use cases in either the retail or corporate segments are hard to predict, the overall dynamic is that immediate payments—once available—simply permeate the market like water soaking into a sponge. The result is an inevitable mass-migration towards immediate payments that proceeds at different speed and with different use cases in each market, but which invariably impacts existing payment methods.

In the ten-year scenario we've outlined, there are also major implications for the payment cards currently widely used for retail commerce. While innovation around cards is proceeding rapidly, the underlying business model is still essentially rooted in the 1960s, and the growth in immediate payments for consumer-to-retail transactions may see a migration away from cards for these payments.

...and the rise of partnering among smaller banks

A further lesson from the implementations to date is that, depending on their size, business mix and transaction volumes, not all banks can justify the change and run costs involved in implementing and operating immediate payments capabilities on their own. This can lead to smaller banks seeking partnering models—a trend that is now emerging in Australia in the run-up to the launch of the New Payments Platforms (NPP), where some smaller players are looking at teaming up with similar-sized institutions to share secure gateways into the scheme.

However, the UK experience has also shown that the traditional sponsor/agency model used in ACH and RTGS payments is not optimal for real-time payments. In this model, a small number of larger banks access the central clearing infrastructure directly, and provide agency payment services to a larger number of indirect participants. However, this arrangement adds an intermediate step in the end-to-end payment flow, making it difficult for the sponsor bank to guarantee real-time payments and a 24x7 service. Consequently, in the UK, the Faster Payments scheme is encouraging smaller PSPs to secure direct technical access to the service through aggregation, or outsourced services as an alternative to the direct participant and sponsor/agency options.

The UK and Denmark: accelerating adoption and usage

Six and a half years separated the introduction of the UK Faster Payments and Danish Nets immediate payments schemes, but during that time the collective global knowledge and understanding of real-time infrastructures—and of end-users' readiness to use them—grew exponentially. As a result, while adoption of real-time payments in the UK took over four years from implementation to reach critical mass, in Denmark, adoption since launch in late 2014 has been sudden and rapid.

Within seven months from launch, immediate payment volumes in Denmark had reached a similar level, relative to size of population, to the UK had after seven years of operation—even though the UK Faster Payments system saw 1.1 billion transactions in 2014, growing at 20% per year. This indicates the scale and speed of adoption new immediate payment systems are likely to experience in countries and regions such as Australia, Europe and the USA that are implementing them.

The high speed of introduction and take-up in Denmark was achieved through factors including a strong commitment from—and close cooperation between—the banks in the Danish payments marketplace; active sponsorship from the Danish Central Bank; and migration of P2P payments from the hugely popular MobilePay service to the new service at the start.



The way forward: a proactive approach to the transition

Given the background we've described, we believe the leading banks in every market will decide to take a proactive and holistic approach to the transition to real-time payments. Indeed, such an approach will be vital to ensure that they realize the opportunities that immediate payments opens up for their business, their customers and their shareholders.

Formulate the vision and strategy for real-time payments early...

As most immediate payments initiatives will be driven on a national or regional level, banks need to develop their value propositions early so they can influence the outcome in their customers' favor. This means taking steps now to formulate the vision, strategy and value proposition for shifting the bank from a 30-year-old legacy payments model to a 24x365 payments model.

With the right vision and strategy in place, the bank can define the scope for turning these into reality, including elements such as product types, geographical locations, channels and clients. This scope in turn opens the way to definition of the high-level business requirements, and an assessment of the impact of the change, driven by considerations including specific customer expectations, changes in the mix of payments, the regulatory situation, the level of commitment from other banks and the role of the central bank.

As an example of these types of impacts, Europe operates post-SEPA in a relatively harmonized way with same day or next day euro transactions—and Faster Payments in the UK was a leap forward accelerated by PSD compliance in 2011. PSD2 will change the payments landscape again in Europe making it necessary for banks to cater for Payment Initiation Service Providers and Payment Aggregation Service Providers in their overall approach to real-time payments.

Similarly, in the USA the Clearing House has taken the initiative to launch an immediate payments service, while the Federal Reserve has initiated a number of task-forces to help all sectors of the industry define their requirements for immediate payments. At a global level, there is an opportunity to construct immediate payments infrastructures to common standards using ISO20022, thus facilitating cross-border interoperability in the future: Payments UK is coordinating the ISO Real-Time Payments Group (RTPG), made up of over 40 financial institutions from around the world to develop the ISO 20022 messages required.

...take a hard look at the implications and opportunities around products and customers...

A further consideration is that increasing adoption of immediate payments will inevitably impact existing payment types and revenue streams. For example, urgent payment services will no longer be differentiated, and the revenue they generate will decline; migration away from checks will drive up electronic payment volumes in countries where they are still used (as happened in the UK); and the use of immediate payments in retail commerce may drive a migration away from card payments and the emergence of new revenue models for merchant payments.

Case study of a migration to immediate payments: leading corporate and retail bank

This corporate and retail bank with over 10 million customers turned to Accenture for help in implementing immediate payments. The two-year delivery program involved 85,000 days of IT implementation effort and six phases of testing over 18 months, from self-certification testing to final integration testing. Four new payment systems were developed in a new back office architecture including a new payments hub and real-time payments gateway, requiring the creation of 45 new interfaces between legacy systems and the real-time payments gateway. Five core banking systems were changed, and eleven core channel systems were upgraded, including online banking.

To seize the opportunities arising from these shifts, banks will need to focus on a number of factors. The right user experience will be an important determinant of success, supported by a well thought-out channel strategy—with informed decisions around the potential use of collaborative channels, white labeling, open APIs, apps and bank channels. The brand strategy will also be vital, whether involving a unique collaborative brand for all use cases, a brand for each use case, and/or a specific brand for acceptance at retailers or e-tailers. It will also be important to have a robust, scalable process for onboarding customers to facilitate mass adoption.

In mobile and online payments the "addressing service" will be a further key factor. In this area there are some useful lessons from the UK, where mobile payments' ability to permeate more widely into the digital economy has been helped by customers being able to link and use aliases such as mobile phone numbers for payments. While banks need to continue investing to keep up with the pace of change, it's clear that immediate payment infrastructure does offer great opportunities for them to redefine their relationships with customers, especially given developments such as "Industry 4.0", the "internet of things" and the "smart home".

...revisit platforms and system components...

As well as examining the implications and opportunities arising from immediate payments, banks must also be aware that the underlying payments technology platforms and central infrastructures may require significant modernization to enable real-time processing and ensure continuous availability. This can include even modern, recently implemented payment platforms as these often are architected for bulk payments and batch processing, and can struggle to support the end-to-end processing of real-time payments in high volumes.

In light of this, banks should assess which components are affected by the defined business scope and high-level requirements. This involves assessing each component's capability to process real-time individual payments, with continuous availability, including channels, core banking systems, payment engines and fraud systems.

This analysis enables the bank to determine whether it should either go for a quick fix or a full overhaul of its payment systems landscape. Accenture's past client experience—such as that described in the accompanying case study—shows that a holistic approach is required where new components such as gateways need to be integrated with existing components such as channel systems.

Having identified the scope of the change to platforms and systems, the bank will need to assess which sourcing strategy is justified by the projected transaction volumes. For example, the investment required to offer immediate payments to customers will be proportionately larger for smaller banks, creating significant impetus and opportunities to seek partnerships, or aggregator solutions such as those being developed in the UK.

...and implement organizational redesign

Immediate payments may also require significant redesign of many of the organizational units that support the bank's payments value chain, ranging from customer service to fraud operations and intraday liquidity management. To realize potential synergies from this redesign, banks should take the opportunity to map out their current organization and processes, and optimize and educate these based on scenarios and forecasts. As economies move to ubiquitous immediate payments, silos within banks supporting different payment types—checks, cards, ACH, RTGS and so on—will disappear, and common processes to meet requirements such as KYC, AML and sanctions checking will become more efficient. These changes should be key factors in the organizational redesign.

The need for organizational change also extends to the interbank systems for clearing and settling payments, which are typically owned by banks. These are gearing up for immediate payments in various countries such as the USA and in Europe. Their ownership, participation and governance models will inevitably change to operate in a 24x7 environment and to promote greater interoperability, access and reach.

In approaching all of these changes, banks should leverage the lessons learned from previous immediate payment implementations—including insights gained by collaborating with other banks and service providers, and through their development of wider alliances and

partnerships across the payments ecosystem. At the same time, Figure 4 shows the interbank settlement model may be a further candidate for revision. This change could involve adopting a variety of models for clearing & settlement.

How Accenture helps clients prepare for immediate payments

Accenture's work with immediate payments systems extends back to 2007 where we led the Faster Payments implementation programs for four UK banks. Since then, in the UK we have run Faster Payments Systems for two banks on an application outsourcing basis, and continue to do so for one of them. In Singapore we ran the G3/Fast implementation program for one of the banks, and in Australia we are working with several banks on their preparations for the implementation of the NPP immediate payments system. We are also working with banks in Europe to help them understand and quantify the impact of immediate payments on their business units, services, organization and technology.

In addition to banks, Accenture works with the immediate payments schemes such as Faster Payments Scheme Ltd (where we developed an economic model for open access², and mobilized their Access program) and with clearing houses and central authorities where we have developed requirements and rule books for immediate payments.

Through this wide and deep experience we have developed frameworks, repositories and estimators covering requirements, technical impact, organization impact, scenarios, investments and implementation roadmaps which we use to assist our clients preparing for immediate payments.

Possible options for the interbank model—clearing & settlement solutions

Approaches to clearing and settlement differ from scheme to scheme across the world, and these differences are expected to continue as communities make different implementation choices. In general, the transition to immediate payments creates an opportunity to step away from traditional models. With ACH and wire payments, clearing typically completes after settlement—banks settle with each other, then post payments to their customer accounts. With immediate payments, clearing and posting to customer accounts are real-time; settlement between banks then follows.

Figure 4 shows different options for immediate payments—clearing between banks can be bilateral (for example Australia), or more usually, multi-lateral/central clearing (for example, UK, Singapore, Denmark), while settlement between banks is typically done at their

central bank using a real-time gross settlement (RTGS) system. Immediate payments clearing and settlement can be run by a single entity, for example the central bank in Mexico, or in separate entities, with clearing run by an interbank processor, for example BCS/SCA in Singapore, and settlement usually run by a central bank.

Distributed settlement using a distributed consensus ledger such as Ripple, or a central bank crypto-currency, or a Bitcoin sidechain are also potential options in the future (see [www.accenture.com—\"Distributed consensus ledgers for payments\"](http://www.accenture.com—\)). If this proves viable, the next logical step could be direct settlement between customer accounts, as shown on the right of Figure 4, using some form of distributed consensus ledger and crypto-currency.

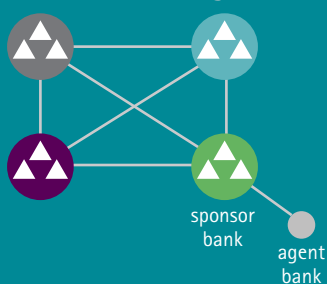
Meanwhile key considerations for configuring inter-bank settlement include:

- loss-sharing agreements or pre-funding of settlement accounts (a risk consideration with cost implications dependent on central bank deposit rates, which can be positive, zero or negative)
- real-time settlement of every payment (for example Australia, Sweden) or deferred net settlement (with intraday settlement cycles, for example UK, Denmark, Singapore), or potentially dynamic net settlement where a bank settles when its net settlement limit is reached
- flexible settlement where high volume payments are settled using deferred net settlement, and high value payments are settled using real-time gross settlement; or settlement through different central/commercial banks for cross-border payments; or settlement limit hierarchies where sponsor banks settle on behalf of their agencies.

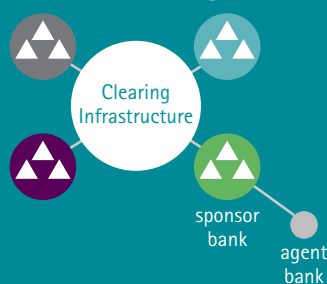
FIGURE 4. Clearing & Settlement Options

INTER-BANK CLEARING

Bilateral Clearing



Central Clearing

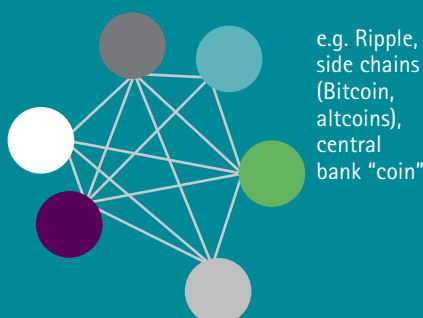


INTER-BANK SETTLEMENT

Settlement at a central bank



Distributed Settlement



INTER-ACCOUNT SETTLEMENT

Distributed Consensus Ledger
e.g. Bitcoin, altcoin, central bank "coin"



LEGEND

- Bank/Payment Service Provider
- Settlement Account
- ▲ Customer Account

A call to action: a change that's urgent, pervasive—and opens up new product opportunities

As the roll-out of immediate payments schemes continues, banks that have yet to develop the capabilities required to participate in the real-time payments ecosystem have no time to lose. In our view, the challenge they face boils down to three key imperatives.

The first is **urgency**. At first sight, immediate payments may look like a compliance program—but it's actually much more. It's about having a customer proposition that will be fundamentally competitive in the 'everyday banking' world of real-time payments and real-time banking.

The second imperative is accepting the need for **holistic change**. The impacts of moving to real-time 24x7 payments go far beyond today's payments systems and processes, extending to technology, people, processes and organizational structures across and beyond the bank.

The third imperative is harnessing the opportunity that immediate payments creates to develop **new products and services**. Moving to real-time payments generates new possibilities not just in consumer propositions but also across corporate cash management, mobile services for SMEs, and more. Banks should be moving now to identify these opportunities and develop ideas for addressing them.

Wherever your bank is based, and wherever it operates, immediate payments is coming. It's time to get ready for the real-time, everyday banking world.



Contact us

Massimo Proverbio

Senior Managing Director
Accenture Payment Services—Global Lead
massimo.proverbio@accenture.com

David Link

Managing Director
Accenture Payment Services—Asia Pacific
david.c.link@accenture.com

Jeremy Light

Managing Director
Accenture Payment Services—
Europe, Africa and Latin America
jeremy.light@accenture.com

Robert Flynn

Managing Director
Accenture Payment Services—North America
robert.f.flynn@accenture.com

AUTHORS

Martijn van Os

Accenture Payment Services—Netherlands
martijn.van.os@accenture.com

Michael Little

Accenture Strategy—Netherlands
michael.little@accenture.com

Berend de Jong

Managing Director
Accenture Strategy—Netherlands,
Belgium and France
berend.de.jong@accenture.com

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NOTES

¹ A New Digital IT Blueprint for the Everyday Bank.
<https://www.accenture.com/be-en/insight-digital-it-blueprint-everyday-bank.aspx>

² Faster Payments New Access Model.
<https://www.accenture.com/us-en/insight-faster-payments-new-access-model>

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Accenture Payment Services, a business service within Accenture's Financial Services operating group, helps banks improve business strategy, technology and operational efficiency in three key areas: core payments, card payments and digital payments. Accenture Payment Services and its more than 4,500 professionals dedicated to help banks simplify and integrate their payments systems and operations to reduce costs and improve productivity, meet new regulatory requirements, enable new mobile and digital offerings, and maintain payments as a revenue generator. More than 50 clients worldwide have engaged Accenture Payment Services to help them turn their payment operations into high-performing businesses. To learn more, visit www.accenture.com/us-en/banking-payments-services

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