

# Card Acquiring Products: An Independent Assessment of Products and Suppliers

A rare opportunity to have a horizontal view  
of the top product vendors in the industry.



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# Card Acquiring Products: An Independent Assessment of Products and Suppliers

**The authoritative source providing banks and processors with a pragmatic and unique insight into the world's top Card Acquiring Payment Software Solutions and the Product Companies behind them**

Presented in one publication it delivers the results of an in-depth analysis by an elite team of industry experts on the card acquirer payments top 14 software products. An enlightening real insight into the products, experiences from the industry and details on the companies behind them. Utilised by Banks and Processors for comparative assessments and due diligence it provides an unparalleled level of quality input for better informed decisions and saving any organisation a significant amount of time, effort and risk.

Demand from Banks and Processors for this report is fuelled by unprecedented recent changes in the card acquiring software business including announcements of the intended "sunset" status on ACI's flagship product BASE24 Classic, consolidation and convergence such as S1 and Metavante, as well as increased industry pressures for higher service levels, efficiencies and lower total cost of ownership.

## The Comparison Report

**The horizontal view is outlined by several key questions:**

- Who are the leading vendors?
- What do their products cover and how do they perform in reality?
- What is their corporate and financial risk profile?
- What is their direct geographic reach?
- How does their partner network operate and how does it perform?
- What complimentary products do they have?
- How effort and skills intensive is it to operate and maintain?
- How comprehensive is their channel support?
- What is their product level of configurability?
- What does their product support on different hardware, operating systems and databases?
- What is their recoverability approach and availability performance?
- What metrics do you use to objectively compare the products/companies?
- Would existing customers buy it again?

**There are three main reasons why your organisation needs this report:**

### 1) Due Diligence

To quickly perform sufficient examination of the industry alternatives to your card payments software to fully understand the benefits and differentials to justify keeping your current product.

### 2) Selecting a new product

Quickly read in-depth reviews of other products and their companies and assess them against your corporate values and requirements.

### 3) To improve your negotiation position with a supplier

Being better informed about the market, the competitive products and their scope of coverage enables you to strengthen your position with your current card payment supplier.

## Methodology

Experienced cross industry payments experts conducted in-depth research over several months by direct contact with the card payment product companies, their customers and other industry consultants worldwide. Research techniques comprised detailed surveys, customer interviews, desk research and industry onsite expert experiences. Results were verified and analysed objectively and applied to rankings on key metrics to enable a horizontal comparison view.

PayX has used its unparalleled experience, knowledge and contacts in the payments industry to compile a report that gives its purchasing clients the rare opportunity to have a consolidated and fully analysed view of the top products and vendors across the industry.

PayX prides itself on its independence when reviewing and analysing market industry information to provide impartial and unbiased comparisons both within its research reports and also as consultancy services.

## Who will benefit from reading the report?

### Executives

Digest the analysis of the product companies and their products at a glance to enhance informed strategic decision making of who the right partners are not only for today but also for the next 5-10 years.

### Technical Directors

Understand the technology, architecture and performance behind the products to evaluate the best solution for your IT needs.

### Card Business Managers

Which products can really deliver fast time to market? Understand the power of the products and their companies to be informed of how to keep your business ahead of the game through smooth translation from business requirements to technology execution.

### 3rd Party vendors and Suppliers

Understand the top credible players in the Card Acquiring Software market and gain an insight into their capabilities. How do they differ from you? How real a competitor are they? What technology is behind their product? How well do they deliver? What is their roadmap and how soon?

### Card Payment Processors

Understand the technology and ability to deliver for the card payment software companies in the market today. How do the decisions that your customers make about their card payment solutions affect you?

### Equity Investment funds and Venture Capital

The payments products supplier structure has been stable for many years, however the industry has seen unprecedented change through the last 18 months with many more changes set to come. This report enables a clear insight into different product and company mixes that could, under the right encouragement, emerge as the new market leaders. This report is an invaluable independent source for assessment.

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## After the report?

### PayX RFP Framework

PayX undertook a rigorous approach and assessment of the products and their companies. This approach and the questionnaires have been captured into an PayX Card Acquirer Requirements RFP framework that enable PayX customers to radically expedite a Bank or Processor RFP process. The Bank or Processor, with or without PayX follow up assistance, can quickly adapt the framework to include specific requirements producing a high quality fast custom RFP document for the procurement process with a fraction of the expertise and effort of building a brand new RFP.

### PayX Product Selection Consultancy

PayX after completing this report has unparalleled and current in-depth understanding of the acquirer products market place. PayX's independence enables a key knowledge partnership with Banks and Processors throughout the procurement process raising the quality, cutting costs and timeframes, and lowering risks within the selection process.

### PayX Implementation Services

PayX has a track record of over 10 years of supplying highly skilled consultants to Banks and Processors with payments knowledge utilising specific industry products. PayX is one of the few payments services companies who will not only help you with your strategy but will follow through with you to successful IT and production delivery.

## About PayX

- PayX has been delivering quality experience into the Cards Payments industry for over 10 years.
- PayX is an independent, privately owned, knowledge group of companies.
- PayX specializes in the Payment Systems industry and has no bias or ties to any organizations, solutions or platforms.
- PayX delivers end to end capability to Banks and Processors worldwide from interim CEO's through to strategy initiatives, market entry and onshore/offshore IT project deliveries. We have a base of over 450 consultants that form our capability.
- PayX has customers, consultants and industry relationships with the most innovative institutions, organisations, vendors and resources in over 30 countries worldwide.

t: +356 22051100 • [info@payxresearch.com](mailto:info@payxresearch.com) • [www.payxresearch.com](http://www.payxresearch.com)



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