



Paragon Data Services, "PDS", is one of the premier electronic payments and financial services consulting firms. Our mission is to help Clients become more *Successful* by understanding their challenges, applying the experience we have gained from hundreds of electronic and financial services engagements, and implementing high return on investment solutions. *THINK Success!*

Merchant Acquiring Success Story

PDS has just completed an engagement with one of the largest merchant acquirers in the US. The engagement included evaluating and integrating merchant portfolio acquisitions, evaluating in-house and outsourced processing options, third-party contract negotiations, cost and pricing analyses and offshore software development.

Results

The Client was able to increase their merchant portfolio to over 40,000 merchants, lower processing costs by over \$1.2 million per year, develop on-line application and boarding systems, and outsource non-core activities.

Merchant Portfolio Acquisition and Integration

PDS served as the trusted advisor managing the acquisition and integration of the merchant portfolio of a recently failed "banker's bank". The transaction was negotiated with the FDIC and required that the portfolio be converted off the failed bank's processor within 90 days. The conversion involved thousands of merchants, two intermediary organizations, over 100 banks that sponsored merchants, and the processor.

Results

The conversion was completed on-time, within budget, and with no disruption in service. **PDS** was presented with a "TEAM WORK" award for excellence in project management. The Client has been able to grow the portfolio as a result of the goodwill created during the integration project.

PDS helps merchant acquirers and ISOs increase revenue, lower costs, and remain competitive. Whether **PDS** has been increasing top line revenue with growth strategies or reducing costs through rigorous competitive bidding for products and services, the results have been impressive. Call 734-516-5115 or visit paragondataservices.com to learn how **PDS** can help you achieve remarkable results.

We offer a broad range of consulting services including:

Payment Systems Consulting
Revenue Enhancement

Transaction Processing
System Selection and
Implementation

Deployment Outsourcing
Selection and
Implementation

Acquirer Processor Selection
and Implementation

Third Party Vendor Selection

Stored Value/Gift Card
Programs

Operating Cost Reduction

Settlement and
Reconciliation
Process Improvement

Management Consulting
Strategic Planning

Portfolio Evaluation and
Acquisition

Mergers and Acquisitions

Post-Merger Integration

Due Diligence Reviews

Project Management
Project Planning and
management

Failed Project Resurrections

IT Consulting
McAfee® Data and
Information Security

Offshore, Lower Cost,
Software Development

Software Implementation,
Testing and Certification

Business Process
Optimization