



Secure Remote Payments Conference

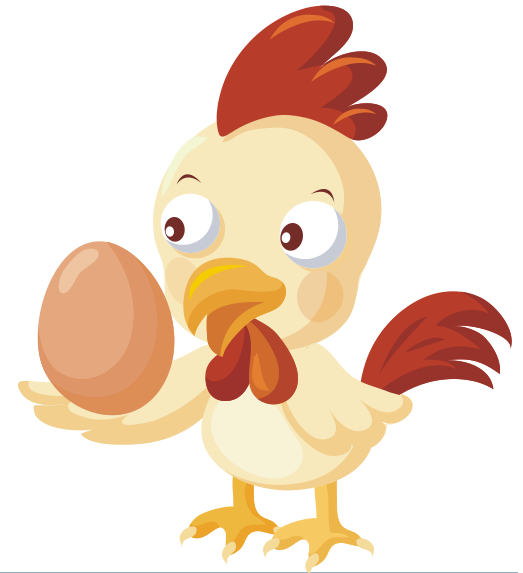
Terry Dooley

Sr. Vice President & CIO



Chicken and the egg

- 100% coverage of all brands
- Ability to choose which network for routing
- Integration to one standard is critical
- Interoperability



Industry needs



Standardization

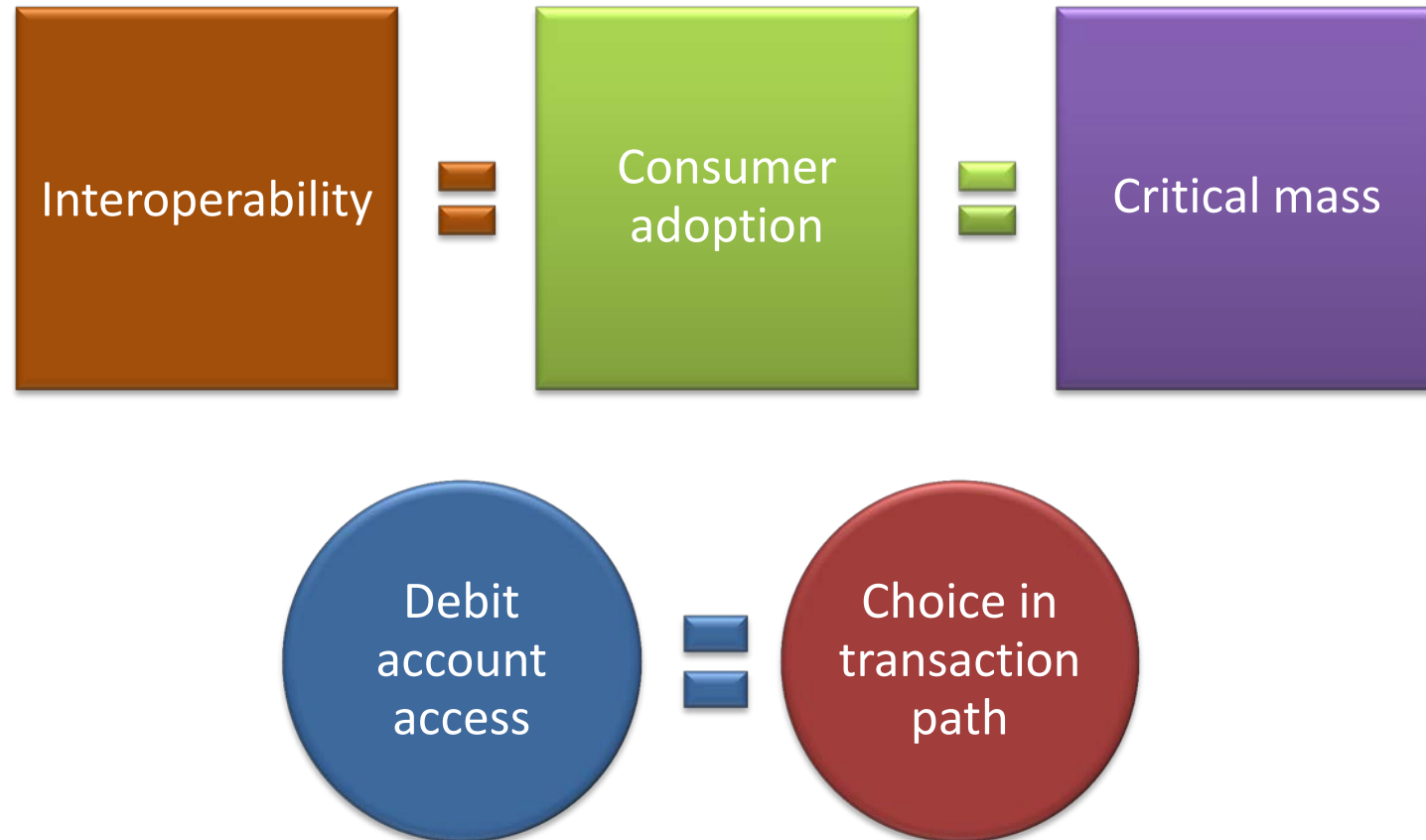
Integration with existing rails to reach critical mass

Harmonization with chargeback and adjustment processes

Clear rules for all stakeholders



Interoperability creates



Things to consider

How to enable these emerging technologies while dealing with regulatory and industry compliance and security requirements

Are there enough issuers interested

Network perspective



Are there enough issuers with cards, applications, mobile wallets to justify the integration and development costs

How many?

Acquiring perspective



Is the desire of a single merchant or FI enough to drive integration into gateway processing services

OR

Is it a volume question

Gateway and process services





Terry Dooley

515-558-7502

tdooley@shazam.net

shazam.net

