



Payment training and consultancy services for organisations and banks

Bacs scheme training and consultancy ~ Training and consultancy for organisations and banks involved in Direct Debit or Direct Credit transactions.

Card schemes training and consultancy ~ Training and consultancy for organisations and banks involved in Credit and Debit Card transactions.

Payment strategy and planning ~ Consultancy for organisations wanting to ensure the long term use and processing of payments to collect revenue from customers



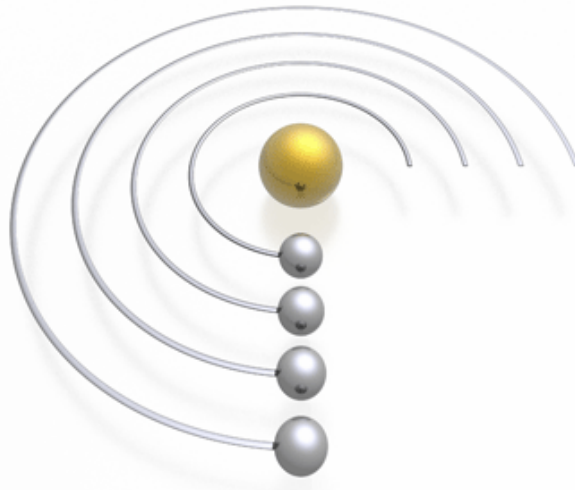
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Hourglass Business Consulting

Hourglass Business Consulting Limited was established in 2006 to provide Bacs payment training and consultancy to organisations and Banks across the UK. Since 2006, Hourglass has grown from strength to strength and now provides a range of UK payment related services, providing information and support on a wide range of payment methods available in the UK.

Working with industry experts across the UK, we provide expertise and up to date knowledge to our clients, helping them ensure that their payment processes are complaint, efficient and meet their business needs.

From our payment training and workshops through to our process reviews and payment strategy workshops, our extensive range of support services are designed for organisations of all sizes and budgets. Working with payment industry experts, Hourglass' payment services include:



- Bacs scheme training - online, regional and onsite training for organisations and banks processing Direct Debit and/or Direct Credit transactions.
- AUDDIS and PDD Migration workshops - online, regional and onsite workshops for organisations implementing AUDDIS and/or Paperless Direct Debit.
- Bacs scheme consultancy ~ Consultancy for organisations and banks experiencing Direct Debit transaction, Direct Credit transaction or AUDDIS / PDD migration issues.
- Card scheme training - regional and onsite training for organisations and banks processing plastic card transactions.
- Card scheme consultancy ~ Consultancy for organisations and banks experiencing card transaction or proposition issues.
- Payment strategy and planning ~ Consultancy for organisations wanting to ensure appropriate use or payment types to collect revenue from customers.

Payment Resource Area

Anyone can register on our website to access our **free** Payment Resource Area. Registered users have access to information and downloadable guides to support your Direct Debit processes and development plans, including:

- Processing Cost Calculators
- AUDDIS / PDD quick Business Case
- Direct Debit Knowledge Test
- Sign-up and Lodgement information
- Collections and Amendments information
- Direct Debit glossary and Links

Bacs Scheme training

Our extensive range of Bacs Scheme training courses for organisations using Direct Debit and banks sponsoring organisations or debiting and crediting bank accounts. Our payment training services are ideal for staff responsible for the different aspects of your payment processes, from front line staff through to payment process managers and decision makers.



Training your staff will help you to:

- better understand all aspects of Bacs payment processing,
- identify enhanced efficiency and customer service opportunities,
- review existing processes to ensure compliance and use of industry best practices

Who will benefit?

- Staff new to payment processes
- Staff supporting your payment processes and customers
- Experienced staff wanting to update their knowledge
- Organisations wanting to improve their processes

Training is available in a range of formats to suit individual needs and budgets:

On-Line Training: For individual or corporate access, undertake the training at your offices.

Regional Training: Bacs Accredited Scheme training for one to three staff at regional locations.

On-Site Training: Bacs Accredited Scheme training for three or more staff at your offices.

Bespoke Training: Include your own processes into the Bacs Accredited Scheme training.

Because all organisations are unique, with differing needs, we provide ongoing support beyond the delivery of training. To ensure that your support needs are met, delegates can email or telephone their trainer to ask questions as and when they arise for 12 months following the training.

Everything Direct Debit

Our “*everything Direct Debit*” course covers everything a user of Direct Debit would need to know. All aspects of Direct Debit processing are covered, including:

- Sign-up and Lodgement
- Collections and Unpaid
- Amendments and Cancellations
- Indemnity Claims and Refunds

AUDDIS and PDD Migration

Our ‘AUDDIS and PDD Migration Workshop’ and support services will help you quickly and efficiently implement these services. All aspects of an AUDDIS and PDD migration are covered, including:

- AUDDIS and PDD Training
- Sign-up and lodgement process Analysis
- Migration process

Bacs for Banks Training

Our “*Bacs for Banks*” Scheme training covers everything paying and sponsoring banks need to know. All aspects of Direct Debit are covered, including:

- Paying bank Scheme rules
- Direct Debit processing
- Sponsoring service users
- Direct Credit processing



Bacs Scheme consultancy

The industry average for failed Direct Debit collections across all Direct Debit Service Users is just under 2%*. Only the most efficient processes can achieve these or better success rates, with resulting:

- improved customer satisfaction and brand reputation,
- improved cash flow, and
- compliance with Scheme Rules and utilisation of industry Best Practices.

Direct Debit Scheme training will help you understand the Scheme rules and learn about industry Best Practices, but a review of your processes can also ensure they are fit for purpose.

Who will benefit?

- Organisations experiencing high volumes of lodgement failures, unpaid collections, and/or indemnity claims.
- Organisations wanting to improve their processes

Process Reviews

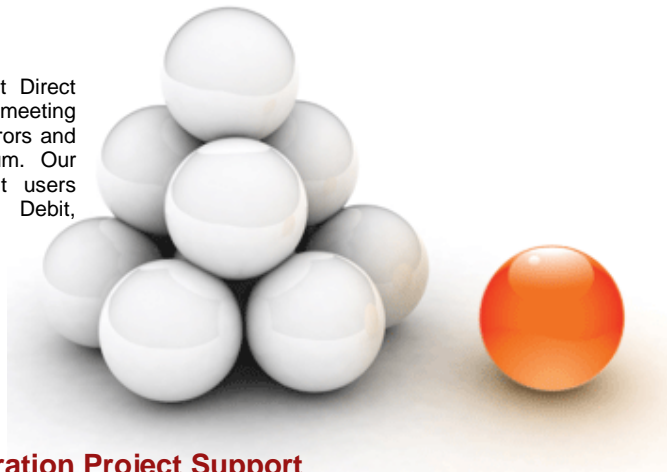
From a quick '*health check*' to a Direct Debit process workshop or review, our services are designed to suit all budgets and needs. Our '*health check*', workshop and other consultancy services are all delivered on-site and will help you quickly identify and address process inefficiencies; thereby reducing operational costs and improving cash flow. Our process review services cover all aspects of a Service User's Direct Debit processes, including:

- Direct Debit Scheme Training
- Direct Debit process analysis
- Report and recommendations

New Service Users

The implementation of efficient Direct Debit systems it is essential, meeting business needs and keeping errors and associated costs to a minimum. Our services for new Direct Debit users cover all aspects of Direct Debit, including:

- Direct Debit Training
- Process Design
- Implementation support & supplier selection



AUDDIS and PDD Migration Project Support

In addition to the **Bacs Accredited** 'AUDDIS & PDD Migration Workshop', we provide additional support to help ensure successful implementation. Depending on your resources, capabilities and budgets, our assistance can be requested for any aspect of your project, for example:

Bulk Change of Direct Debit Instructions support

Service Users may implement new systems, take on new business or merge with other organisations, often requiring a bulk change of existing Direct Debit Instructions. Our experience will help identify the best Bulk Change process to undertake, avoid potential issues and develop a project plan resulting in minimal impact to the business.

* www.directdebit.co.uk

Card scheme training

Inefficient and non compliant card transaction processes and underlying infrastructures can result in increased operational overheads, fraudulent transactions and chargebacks. Our training can help you understand the rules and learn about industry best practices, whilst a review of your processes will identify opportunities to achieve significant year on year operational savings and improved cash flows

Training your staff will help you to:

- better understand all aspects of card payment processing,
- identify enhanced efficiency and customer service opportunities,
- review existing processes to ensure compliance and use of industry best practices

Who will benefit?

- Staff new to payment processes
- Staff supporting your payment processes and customers
- Experienced staff wanting to update their knowledge
- Organisations wanting to improve their processes

Training is available in a range of formats to suit individual needs and budgets:

Regional Training: Training for one to three staff at regional locations.

On-Site Training: Training for three or more staff at your offices.

Bespoke Training: Include your own processes into the training.

Because all organisations are unique, with differing needs, we provide ongoing support beyond the delivery of training. To ensure that your support needs are met, delegates can email or telephone their trainer to ask questions as and when they arise for 12 months following the training.

Card Transaction Fundamentals Training

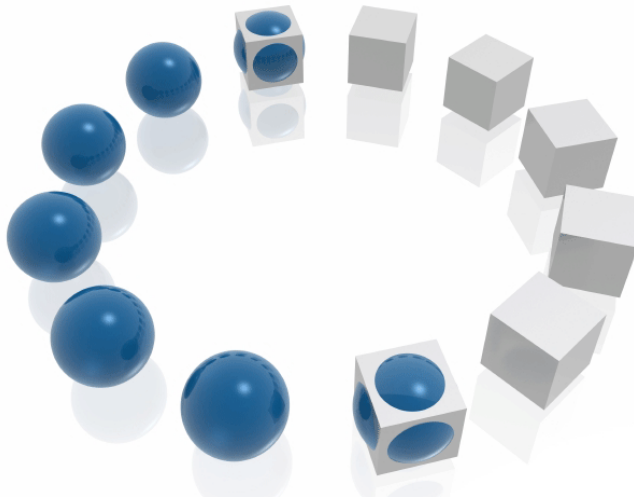
Our 'Card Transaction Fundamentals' one day training course provides you with training on all aspects of card transaction processing including;

- Data capture, authorisation, settlement and chargebacks
- Identifying and managing fraud
- Data storage and PCI standards
- New developments and alternatives

Merchant and Acquiring Bank Training

Our training solutions for merchant and acquiring banks cover a range of topics and formats including briefings, seminars, courses, workshops and individual consultations. The range of training modules covers the management of cards and customers for both merchant and acquiring banks.

Card scheme training is ideal for staff responsible for any aspect of card processing or management of your acquiring / merchant proposition. The training delivered is agreed with you in advance, based on your specific requirements. Training topics include:



- Introduction to Card Issuing or Acquiring
- Driving Debit and Credit Card use
- Managing Credit & Fraud Risk
- The Role of Outsourcing
- Profitability
- E-Commerce
- Credit Risk management
- Regulation & Reputation impacts and influence
- Product Segmentation, Proposition and Positioning

Card scheme consultancy

The most efficient card transaction processes can achieve low levels of fraud and charge-backs, with resulting:

- improved customer satisfaction and brand reputation,
- improved cash flow, and
- compliance with rules and utilisation of industry Best Practices.

Who will benefit?

- Organisations experiencing high volumes of unpaid transactions and charge-backs.
- Organisations wanting to improve their processes

Card scheme training can help you understand the rules and learn about industry Best Practices, but a review of your processes can also ensure they are fit for purpose.

Card Transaction Process Review

From a quick 'health check' to a card transaction process workshop or review, our services are designed to suit all budgets and needs. Our 'health check', workshop and other consultancy services are all delivered on-site and will help you quickly identify and address process inefficiencies; reducing operational costs and improving cash flow. Our process review services cover all aspects of your processes, including:

- Card payment training
- Card process analysis
- Report and recommendations

As standard, we always provide telephone, email and internet support following delivery of the review report. We can also provide additional on-site support to your project team to ensure that enhanced processes make the most of industry best practices and comply with scheme rules, including:

- Project planning
- Project management support
- Completing documentation



Merchant and Acquiring bank

Effective management of merchants and card holders is essential for a successful card proposition at the bank. Inefficient and non compliant processes and underlying infrastructures can result in increased operational overheads and risks. Our training can help you understand the rules and learn about industry best practices, but a review of your customer management processes will identify opportunities to achieve significant year on year operational savings and improved cash flows.

Our bank consultancy services are all delivered on-site and will help you quickly identify and address any issues that you may be experiencing or developments that you may be considering. Based on over 15 years international experience, our consultancy services have helped banks deliver market leading card payment solutions to their retail and card holding customers.



Payment strategy and planning

The UK payment environment is continuously changing and evolving. With the introduction of the Faster Payment Service in May 2008 and the planned closure of central Cheque Clearing in October 2018, it is essential for businesses to manage their use of payment methods effectively.

Credit cards, Debit cards, Charge cards, Faster Payments, Standing Orders, Bacs Direct Credit, Direct Debit, Cheques, Cash, Chaps, PayPal, Mobile, Contactless, SEPA and international payments; with the wide range of payment options available ensure that your organisation is using the most effective payment methods to meet you current and future needs.

Who will benefit?

- Organisations using a wide range of payment instruments to collect revenue.
- Organisations wanting to reduce costs associated to their transaction and arrears processing
- Organisations wanting to ensure long term viability of their payments use and infrastructure

Developing a strategy for your use of the different payment services can identify opportunities to achieve significant year on year operational savings and improved cash flows. Our onsite payment strategy service is suited to organisations wanting a thorough analysis of their use of payments; to identify their most appropriate and efficient use.

Our strategic development and review services incorporate three key aspects:

Analysis

A workshop and analyse of all aspects of your use of payments and processes from within the working environment. High level general payment training on the different payment instruments, current and future, is incorporated into the workshop.

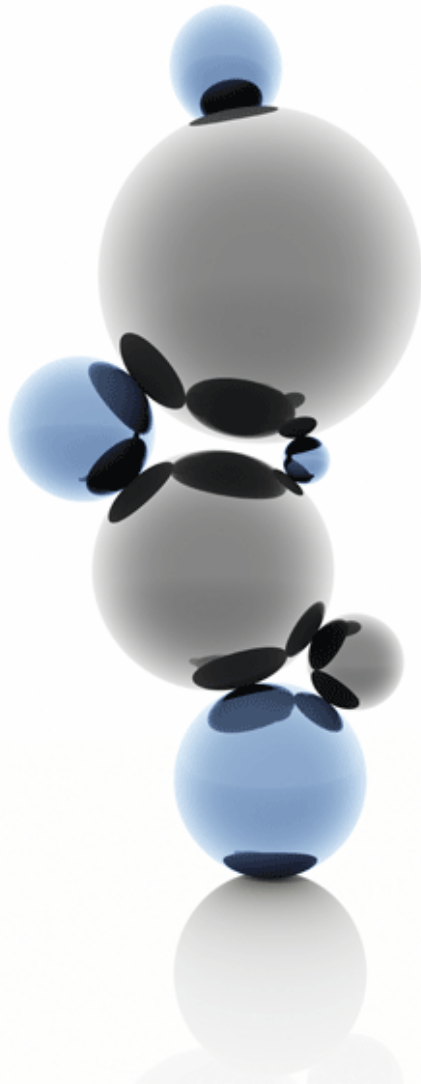
Report

A report capturing the relevant information and findings from our analysis and discussions. Detailed recommendations will allow you to prioritise activities based on business need or operational savings.

Support

Your consultant will be available for remote telephone and email support for twelve months to address questions as they arise. During the twelve months, your consultant will also be available for onsite meetings to provide assistance as required by the project team.

Our payment strategy service is an effective method for organisations to fully review and document their use of payment services; identifying aspects that need to be adapted, updated or re-engineered; generating year on year operational savings and meeting future needs.



Contact Hourglass for more information

o:	+44(0) 333 1234561	8 Baker Street
f:	+44(0) 333 1234571	Amphill
e:	info@hourglassbc.com	Bedford
w:	www.hourglassbc.com	Bedfordshire MK45 2QE

Registered in England (Company Number 5874425) at 4 Rivers House, Fentiman Walk, Hertford, Hertfordshire, SG14 1DB

