



Payments Consultancy Limited

Mark McMurtrie is an award-winning Independent Consultant who focuses on Payments and FinTech. He advises banks, card issuers, merchant acquirers, financial service providers, processors, card networks, retailers, hospitality providers, utilities, technology companies, plus investors. For the last 10 years he has been providing a range of high-level payment advisory services focusing on strategy development, market research & assessments, regulatory compliance, supplier selection, competitive analysis and investment support including commercial due diligence.

His payments experience is broad and covers card payments, mobile payments, merchant services, realtime account2account payments, instant payments and open banking. He is a recognised expert on merchant payments acceptance and transaction switching. Financial Crime, Payments Fraud and Strong Customer Authentication have been recent areas of particular focus. Mark is a regular industry commentator, conference chairman and speaker. He acts as a judge for the Pay360, Merchant Payments Ecosystem and FSTech Payments awards. He is proud to be an Ambassador for The Payments Association, a member of the Vendorcom payments community and works with the European Payment Suppliers for Merchants.

During his 25-year career he has travelled to 60+ countries, promoting the latest payment technologies and successfully launched many payment products and a payment service provider. A key strength of his is the ability to quickly identify and clearly communicate the business benefits of new technologies, solutions and services and communicate these between buyers and sellers. Prior to starting Payments Consultancy Ltd, Mark held senior executive management positions with international responsibility at leading international payment solution providers.

Email: mark@payments-consultancy.com

Web: www.payments-consultancy.com

Telephone: +44 7815 635609





Here are examples of the consultancy assignments that have been completed:

- Supplier selection and negotiations for merchant
- Travel sector market assessment
- Vendor Due Diligence for a Payments Orchestration Platform
- Commercial Due Diligence on a SoftPOS provider for a PE investor
- Industry research into financial scams
- Vendor Due Diligence for a payments acceptance solution provider
- Investor support for a payment facilitator opportunity
- Cross-border payments market report
- Product strategy and supplier selection for a European acquirer
- Merchant payment innovation assistance
- Analysis of the SoftPOS marketplace and opportunities
- Strong Customer Authentication merchant support
- Network token go-to-market support
- Next Gen acquiring market assessment
- Open banking review
- Analyst report on Strong Customer Authentication
- Payments strategy and supplier review for eCommerce platform provider
- Strategy review for merchant acquirer gateway
- SCA assistance for an international hotel operator
- Market assessment report for a payment service provider
- Commercial Due Diligence for a Private Equity fund investment acquirer / gateway
- Strategy review for merchant acquirer
- Research into payment fraud, financial crime and digital identity
- Business reviews of 5 x prepaid card programmes
- Research report into customer disputes, chargebacks and double credits
- Payment strategy and supplier selection for a multinational eCommerce merchant
- Commercial Due Diligence for a Private Equity fund investment acquirer / gateway
- Payments strategy review and supplier assessment for a Utility company

- Commercial Due Diligence for PE fund ISO investment
- Market research report for a European payments processor
- Market readiness assessment for Network tokenisation technology
- Product assessment review for a gateway provider
- Payment provider selection programme for a Tier 1 merchant
- Product strategy for a software developer entering payments market
- Product comparison site strategy for a financial inclusion charity
- Product strategy review for a trade association
- PSD2 SCA project for an international hotel corporation
- Payments strategy review for multinational hospitality provider
- Financial crime workshop and report
- Product evaluation for international payment processor
- Competitive analysis for an acquirer
- Realtime payments research and report
- PSD2 Strong Customer Authentication – Issuer Research
- Acquirer and Gateway supplier review, RFP and selection
- Private Equity investment support
- PSD2 strategy and workshops for two payment gateways
- PSD2 Strong Customer Authentication – Merchant projects
- Acquirer and gateway selection RFP for hospitality sector
- ISO market entry assistance
- Strategy development for payment software application provider
- Payments sector investment support for multiple Private Equity Groups
- Payments strategy work for NFC handset manufacturer
- Acquirer proposition development for new market entrant
- PSD2: Retailer implication workshops
- Acquirer and PSP review for retailer
- UK payments landscape report
- Commercial due diligence on a payments company
- mPOS Competitive analysis
- Realtime payments market analysis
- Hospitality sector review for acquirer
- Sell-side investor support for a payment services provider
- Prepaid programme manager business reviews for card issuer
- Terminal Management System market research for vendor
- Payments strategy for a major UK acquirer
- Payments market assessment for PWC

- Creation of InstaPay.today an instant payments market intelligence hub
- Merchant acquirer review for an international hotel group
- Private Equity support - assessing investment opportunities
- Payment strategy and supplier review for a Utility company
- Payment supplier selection for a global oil company
- Workshop on impact of European commission interchange capping and effect on merchant service charges
- Payments research project with European multinational retailers
- Commercial due diligence for an investor in a Payment Service Provider
- Management of RFP and supplier selection project for UK merchant
- Delivered market analysis and marketing services to a Payment Service Provider (PSP)
- Market assessment and partner identification for eVoucher and Loyalty SaaS provider
- Completed corporate and mobile payments strategy review
- Specification of payment application functionality requirements for new market entrant
- Delivered market analysis and marketing services to a Payment Processor
- Strategy review project for a leading PSP and value added services provider
- Due diligence for a Private Equity firm looking to invest in a call centre solution provider
- Market assessment for loyalty scheme operator
- Marketing services to a payment solution provider
- Payments conference producer and event chairman
- Market assessment project for a PSP and identification of needs to become a true Omni channel processor
- Interim management for a payment software developer
- Consultancy project for the UK Gift Card and Voucher Association
- Delivered an Electronic PIN Delivery project for a software supplier
- Appointed official payments consultant to the Retail Business Technology Expo.
- Developed compelling value proposition and payments credentials for an international server manufacturer. Managed series of marketing programs on their behalf
- Identification of alliance partners for a smart card solution provider
- Provision of advice to investment firms – private equity and venture capital
- Managing multiple payments industry workshops

