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## Consultants Biography

Mark McMurtrie is an Independent Consultant who focuses on Payments and FinTech. He advises financial services companies, banks, acquirers, payment service providers, technology companies, retailers and hospitality providers, plus investors. He has won FinTech Adviser and Management Consultant awards in 2018 and 2019. He has worked with many of the world's leading companies including the largest retailers, eCommerce merchants, hospitality providers, PSPs, retail banks, merchant acquirers, card issuers and payment schemes. For the last 8 years he has been providing a range of high level payment advisory services focusing on strategy development, market assessments, regulatory compliance, supplier selection, competitive analysis and investment support including commercial due diligence.

His payments experience is broad and covers bank, instant, mobile, face-to face, ecommerce and Omni-channel payments. Mark is a regular industry commentator, conference chairman and speaker. He acts as a judge for the emerging payments, merchant payments ecosystem and FSTech Payments awards. He is proud to be an Ambassador for the Emerging Payments Association and member of the Vendorcom payments community. Mark McMurtrie additionally works as an associate for several other larger consultancies providing deep payments domain expertise.

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.

Prior to starting Payments Consultancy Ltd, Mark held senior executive management positions at leading international payment solution providers including Verifone (helping found this company), Postilion (now part of ACI Worldwide), The Logic Group (now part of Barclaycard), NCR and Hypercom (now part of Verifone).

## Example Projects

Here are a few examples of the consultancy assignments that have been completed by Payments Consultancy Ltd:

- PSD2 Strong Customer Authentication – Issuer Research
- Private Equity investment support for a phone payments provider
- Open banking research
- PayTech book – contributing author
- PSD2 strategy and workshops for two payment gateways
- Private Equity support on multiple investment opportunities
- PSD2 Strong Customer Authentication – Merchant strategy projects
- Acquirer and gateway selection for hospitality sector solution provider
- Strategy development for payment software application provider
- Investment support for two Private Equity Groups investing in payment terminal provider
- Payments strategy work for a global NFC mobile payment handset manufacturer
- Acquirer proposition development for a new market entrant
- PSD2: Retailer implication workshops
- Acquirer and PSP review for a retailer
- UK payments landscape report for an investor
- Commercial due diligence on a payments company
- mPOS Competitive analysis for an IPO
- 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 RETAILEXPO (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
- Payments industry workshops

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