

Payments and Loyalty Group

ThoughtFocus enables the payments and loyalty industry with scalable, industry compliant solutions. We support solutions throughout their lifecycle with innovative delivery models that extend and optimize your organization's capabilities.




The ThoughtFocus Payments & Loyalty advantage


 **Multi-platform, technology agnostic solutions**

 **Frameworks and products to accelerate development**

 **Deep industry knowledge and experience**

 **Innovative delivery models including Center of Excellence**

 **Managed services for transaction processing solutions**

 **Rapid time to value with close collaboration**

Solutions

- Point of Sale (POS)
- eCommerce
- Loyalty Solutions
- Alternative Payments
- Customized Gateway Solutions
- Closed Loop Solutions
- Transaction Processing Solutions

Services

- Business and Tech. Consulting
- EMV L3 Certification
- PCI Compliance & Security
- Legacy Modernization
- Solution Sustenance and Hosting

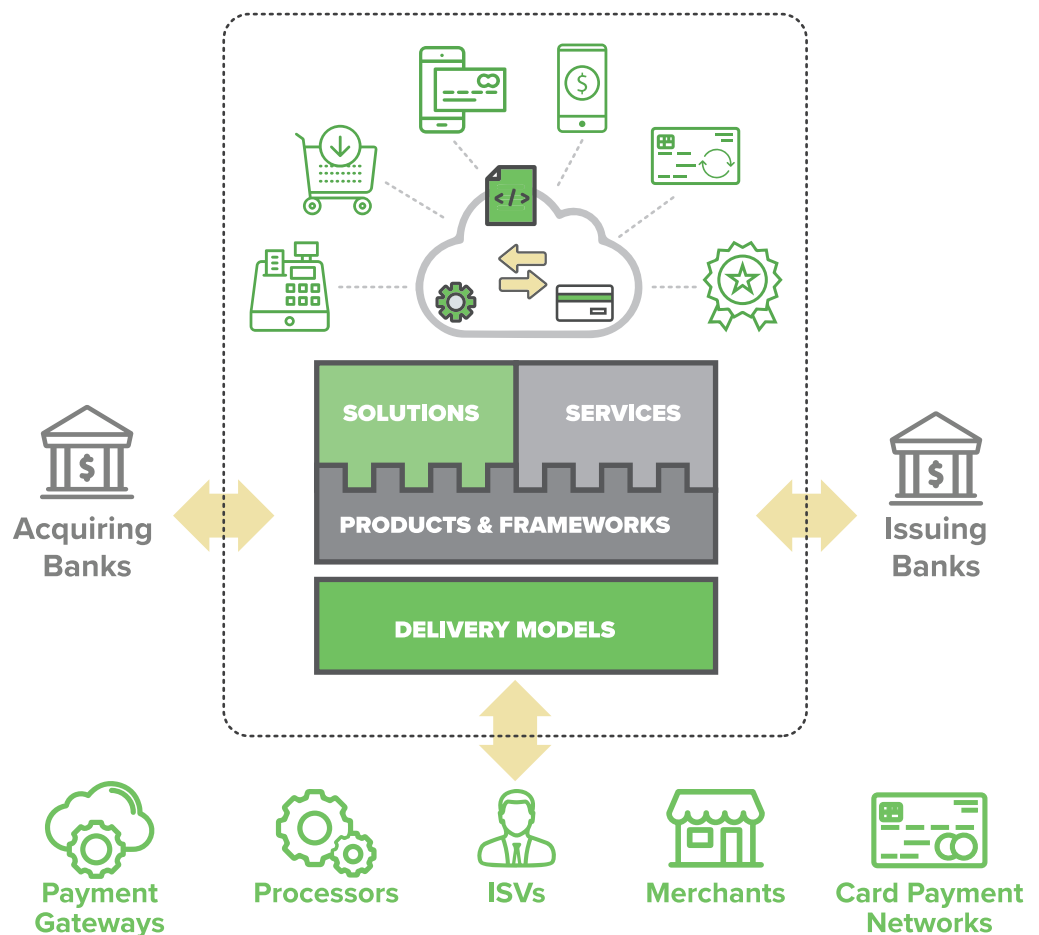
Products & Frameworks

- FocusPay
- FocusConnect
- FocusLoyalty

Delivery Models

- Centers of Excellence
- Build-to-Order Solutions
- Turnkey Solutions
- Platform-as-a-Service (PaaS)

ThoughtFocus Payments and Loyalty Group serves the payments and loyalty ecosystem



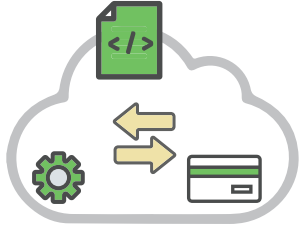
Examples of Our Work

Solutions - Payments Gateway Design

ThoughtFocus worked with a large US based payments processor with \$30 billion in transactions volume and 75,000 merchant customers to develop its platform with simplified

onboarding for new merchants with gateway automated processes.

ThoughtFocus developed a solution enabling the merchant to key in boarding information through the application to complete the onboarding process automatically.



Today, the solution now provides a better experience for merchants with full automation and no manual intervention. Productivity has improved merchant onboarding time was reduced by over 80%, from 58 hours to 9 hours.

Solutions - Tableside Payment & Loyalty

ThoughtFocus worked with a fast food chain in California to develop an innovative tableside payment and loyalty solution. Credit card transactions award loyalty points and trigger automatic redemptions without the need to track the accrued points.



ThoughtFocus developed the UX for a tablet form factor and designed the solution as a plug and play component without making any changes to the

existing restaurant management system or payment processing relationships.

The solution was implemented with a tableside Android application. A middleware application interfaces with the restaurant management system and payment gateway.

About ThoughtFocus

ThoughtFocus is a privately held technology and services company serving middle market to large enterprise clients in Professional Services, Manufacturing, Financial Services, Higher Education and Aerospace. Clients look to ThoughtFocus for innovative solutions in product engineering, knowledge process outsourcing, and digital transformation. The company has a global spread and is one of the fastest growing technology services companies. ThoughtFocus is a technology partner and portfolio investment company of Blackstone, a leading private equity firm.

ThoughtFocus has its US offices in New York City, Milwaukee, Atlanta, Dallas and Irvine with delivery centers in India at Bengaluru, Mysuru, Gurgaon, Hyderabad and in the Philippines at Baguio City.

Solutions - Acquiring Switch Design

The largest card issuer in Philippines, operating a transaction acquiring and issuing switch with authorization links to all major card associations, asked ThoughtFocus to help modernize its system.



The client's system processes up to 60% of the country's credit authorization transactions with a volume of more than 3 million transactions per week.

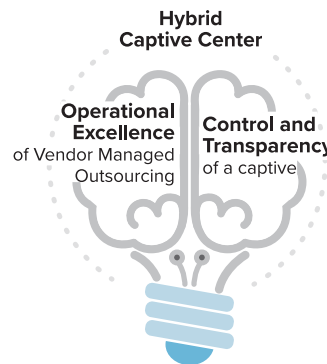
ThoughtFocus upgraded the system, including EMV certification for several card networks, and developed a five year roadmap to provide support for mobile payments, P2P transfers, loyalty programs and other value add services.

ThoughtFocus upgraded the platform with a second generation acquiring and issuing switch, increasing throughput from 20 transactions/sec (tps) to 300 tps

The bank achieved 99.99% transaction processing uptime [24 x 7 operations] with a high availability redundant architecture. Added a new custom messaging layer, eliminated dependency on 3rd party software

Delivery Models - COE run as Hybrid Captive

ThoughtFocus worked with an industry leading financial services firm to help it gain additional control of its outsourced software engineering and business process management resources, without taking on the complexity and risk of a captive operation.



A fully contained facility was established in India with full transparency to all aspects of the operation including financial operations, organizational structure and corporate culture.

Only 90 days was required to set up and become operational. The operation has grown to 300 FTEs after five years. The Hybrid Captive unit generates 25% savings in operating cost with a 60% lower cost for offshore FTE vs. US