## Collaborative Efforts in Payments: Not Everything Has Worked

<table>
<thead>
<tr>
<th>Objective</th>
<th>Solution</th>
<th>Drivers</th>
<th>Incentives</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduce Check Losses</td>
<td>Shared Check Acceptance Network</td>
<td>Reduce repeat bad check offenders</td>
<td>Pan-retailer agreement to not honor</td>
<td>Resounding success</td>
</tr>
<tr>
<td>ATM Sharing</td>
<td>Issuer-centric ATM networks</td>
<td>In-branch cost savings/utilize ATMs as differentiators</td>
<td>Interchange to acquirers</td>
<td>Resounding success</td>
</tr>
<tr>
<td>PIN Debit</td>
<td>Issuer-centric EFT networks</td>
<td>Better security/lower cost/compete with Arco PayPoint</td>
<td>Negative interchange to merchants</td>
<td>Resounding success</td>
</tr>
<tr>
<td>Home Banking</td>
<td>Viewtron KEYCOM Videotext America</td>
<td>Remote access to DDA/Differentiation</td>
<td>Bundled text-based information services</td>
<td>Bust</td>
</tr>
<tr>
<td>eCommerce</td>
<td>Integrion (17 issuers and IBM)</td>
<td>Consumer cyber payments</td>
<td>Low consumer cost</td>
<td>Bust</td>
</tr>
<tr>
<td>Mobile Payments</td>
<td>Visa wallet Google wallet Amex Secure</td>
<td>Lower cost Less fraud Cool factor</td>
<td>None yet</td>
<td>TBD</td>
</tr>
<tr>
<td>Secure Remote Payments</td>
<td>Vendor/Network centric</td>
<td>Fraud reduction Lower payment costs</td>
<td>TBD</td>
<td>TBD</td>
</tr>
</tbody>
</table>
Collaborative Problem Solving: A Model
Key Questions For All Parties To The Solution

- Business requirements
- Small target or “boil the ocean?”

Pricing

- Explicit or implicit?
- Cost savings or ad valorem?
- What role does volume play?

Business Scope

- Who “owns” the solution
- Who sets the rules/standards?
- Inclusive/Exclusive?
- When problems arise, how are they resolved?

Value

- How is it created?
- How is it shared?
- How is it perpetuated?

Adaptive Payments Solutions

- Hardware/software/cloud?
- Standards and specifications?
- System-wide redundancy and BCP?
- Roles played by each constituency?
- Tokenization or case-hardened encryption?

Governance

Technology