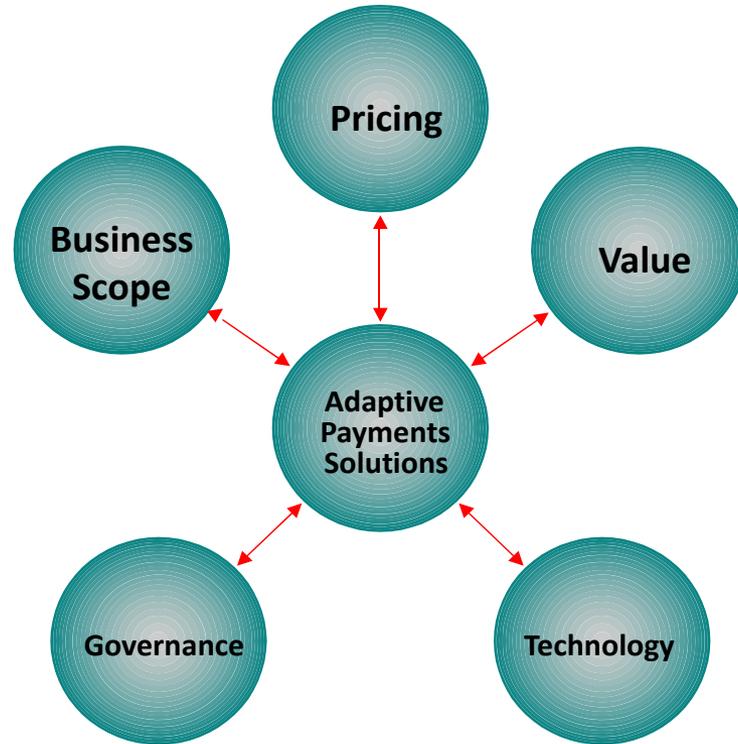


Collaborative Efforts in Payments: Not Everything Has Worked

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

Collaborative Problem Solving: A Model



Key Questions For All Parties To The Solution

