

# Connected Community Assessment

## Solution Overview

**A Connected Community is a market evolution enabled by new technologies where participants interact with various players across both local and diverse geographic boundaries.**

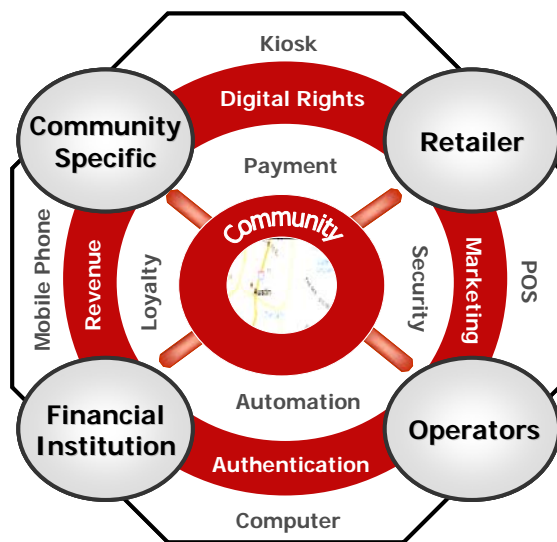
Payment systems rely heavily on technology and business efficiencies in managing the flow of funds between buyers and sellers through secure payment devices. City Governments rely on efficiently serving tourists, citizens and commercial business with valuable, reliable and secure alternatives to daily activities. As new technology brings more options to cities for enhanced infrastructure such as transportation and parking, banks are introducing advanced payment devices to consumers such as proximity cards, stored value, mCommerce and the Internet.

ReD Consulting's Connected Community Assessment (CCA) is an effective tool to articulate the strategy, determine appropriate objectives across multiple city services, and bridge the partnerships required for private sector participation. ReD's CCA is designed to quickly and objectively evaluate competitive alternatives to the city managing all aspects of their programs. From card management to payments processing, the CCA will build the most competitive solution to multiple agencies operating within the political and regulatory framework required for success at minimal cost or risk.

## Business Needs

The need to understand competitive solutions to build a connected community may be driven by many financial, regulatory, operational and political situations. We can help determine short-term goals while delivering long-term objectives.

- ◆ Definition of the role the city agencies play in the card program. Evaluation of marketing, plastic purchasing, card issuance, management, funding, funds pool management, escheatment, and revenue recognition.
- ◆ Determine detailed business case relevant to stakeholders benefits, revenue and program features and functionality
- ◆ Evaluate which partners and vendors drive incremental value while minimizing dependencies.
- ◆ Comparing current workflows, systems or service providers to industry best practices. Determine impact and relevance for a single city or increased complexity when expanding program across multiple services and / or multi-city regions
- ◆ Define appropriate channels to drive program revenue, reduce city dependence on card operations, while maximizing value to stakeholders



## Business Solutions

ReD Consulting developed the Connected Community Assessment (CCA) to assist cities in managing the desire and ability to drive convergence across multiple city services including transportation, parking, tourism, and city applications (permits and licenses). It addresses the functional, regulatory, and commercial aspects of issuing, merchant acquiring and processing of payments versus partnering with industry leaders to maximize revenue opportunities. CCA's involves an assessment technique that approaches each processing solutions from multiple dimensions: Business Workflows, Application Software Functionality, Technology Architecture, and Commercial Applicability.

## Corporate Information

ReD Consulting provides planning and analysis services to leading organizations seeking to improve their profitability, service and competitive position through existing and new technology. ReD has helped more than 400 customers in over 50 countries develop practical solutions to the challenges and opportunities they face. ReD Consulting is part of the Retail Decisions group. Retail Decisions is in the business of adding value to payment transactions and is involved with electronic payment systems on a global basis, working with banks, retailers, card, petroleum and telecommunications companies.

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CCA Phase	CCA Deliverables
<b>Step One:</b> Project Kick-Off	<ul style="list-style-type: none"><li>◆ Confirmation of project goals</li><li>◆ Develop project plan, including timeframes and schedules</li><li>◆ Identify desired features, functionality and user experience</li><li>◆ Identification of stakeholder objectives and challenges (real and perceived)</li></ul>
<b>Step Two:</b> Gap Analysis	<ul style="list-style-type: none"><li>◆ Determine existing business workflow relative to project scope</li><li>◆ Determine existing technical and operational infrastructure(s) relative to project scope</li><li>◆ Detailed perspective assessment for all stakeholders</li><li>◆ Evaluate findings relative to ReDExpress methodology for best practices</li></ul>
<b>Step Three:</b> Develop Recommendations	<ul style="list-style-type: none"><li>◆ Build high-level program and functional overview</li><li>◆ Define stakeholder roles, responsibilities and benefits</li><li>◆ Create roadmap for program rollout including recommendations for bridging gaps identified</li><li>◆ Identify potential vendors, partners and internal resources</li></ul>
<b>Step Four:</b> Strategy Summary	<ul style="list-style-type: none"><li>◆ A final presentation of summary findings, recommendations and next steps</li></ul>