

Accessing Risk and Compliance

TSG Case Study: *Risk Management*



TSG (*The Strawhecker Group*) was engaged by a commercial bank to assess their BIN sponsorship program by performing a Global Acquirer Risk Standards (GARS) review as a means to evaluate their risk profile and controls used to manage their ISO merchant portfolios. TSG's assessment provided the necessary oversight for the bank to maintain compliance with the card brands' rules and regulations

The Process

TSG is among a select few Visa vendors with the capabilities and expertise to complete a review of this type. With an assortment of skilled professionals, we were able to provide a clear understanding of the necessary requirements and offered insightful recommendations which help prevent regulatory concerns in the future.



Performed an in-depth review of the existing card program including the policy framework, merchant underwriting and onboarding, portfolio and merchant diversification, as well as additional critical components as it related to card brand rules.



Spoke directly with key management and executive officers to adequately assess the processes and procedures in place to measure if the necessary actions are being conducted.



Worked directly with the card brands to gather a complete understanding of the necessary requirements for full compliance.



Evaluated the merchant portfolio for chargeback issues, sufficient reserves, and proper documentation.



Inspected the general technology infrastructure to examine if PCI requirements were being met.

The Outcome

The outcome of the GARS review allowed the commercial bank to ensure proper compliance among the card brands and industry regulators. Completing this review enabled them to identify irregularities within their program, formulate and improve upon compliant controls, and simplify their internal management processes. TSG's evaluation put the client in a better position for future growth and increased revenue.

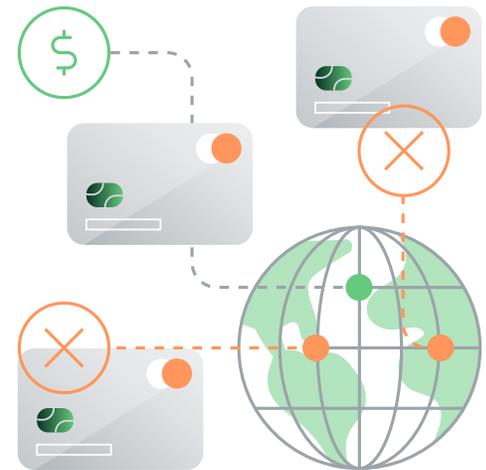
Operations, Risk & Compliance

Use Decades of Experience to **Solve** Your Challenges



Expertise

- **Policies & Procedures**
Produce compliant program materials and operations
- **Underwriting & Risk Management Standards**
Ensure proper oversight and documentation
- **Payment Facilitator Programs and Compliance**
Alleviate day-to-day operational concerns
- **Surcharge and Cash Discount Programs**
Maintain compliance on evolving industry trends
- **Portfolio Risk Analysis**
Safeguard for appropriate portfolio and merchant risk
- **Card Brand Regulation**
Stay up to date on the latest rules and regulations



TSG is one of a few select firms that are approved by Visa to complete Global Acquiring Risk Standards (GARS) reviews, High-Brand Risk (HBR) reviews and Prepaid Issuer Risk Program (PIRP) reviews. As an approved vendor, TSG possesses the experience and qualifications necessary to perform thorough reviews of acquiring, prepaid and debit operations.

For more information, please email
info@thestravgroup.com

Approved by **VISA**

Supporting:

- Sponsor Banks
- ISOs
- Payment Facilitators
- Merchants
- And More

About TSG



TSG (*The Strawhecker Group*) is a globally recognized analytics and consulting firm that supports the entire payments ecosystem, serving over 1,000 clients from Fortune 500 leaders to dozens of the world's most valuable brands. Trusted by industry leaders, TSG's strategic services, market intelligence, and analytics merge to empower clients with actionable and accessible information.

20+ YEARS AVERAGE ASSOCIATE EXPERIENCE IN THE PAYMENTS INDUSTRY



1000+ CLIENTS ADVISED, INCLUDING MANY IN THE FORTUNE 500

~4M

CARD-ACCEPTING MERCHANTS IN TSG'S AIM ANALYTICS PLATFORM, DRIVING MILLIONS OF DOLLARS IN ROI FOR ITS USERS



250+

COMPLETED PAYMENTS COMPANY EVALUATIONS; AS WELL AS ~30 BUY/SELL/INVESTMENT ADVERTISEMENTS



40+

OF THE TOP 50 MERCHANT ACQUIRERS SERVED, INCLUDING 9 OF THE TOP 10



COMPLETED MARKET INTELLIGENCE ANALYSES ON THE GLOBAL PAYMENTS LANDSCAPE, UNCOVERING HUNDREDS OF THOUSANDS OF DATA POINTS

Our Services



Strategic Expertise

Narrowing in on specific payments needs while remaining nimble and focused on the optimal solution



Transaction Support

Assisting buyers on their acquisition objectives, and guiding potential sellers through extensive valuation exercises



Industry Insights

Supporting the industry with key market and competitive insights through primary research capabilities



Profitability & Benchmarking

Helping leading payments companies manage and harmonize data to provide key metrics and benchmarks



Experience & Performance

Helping management and technical staff use information daily to monitor and improve performance versus the market