

# PAYMENTS SCHOOL



## WHAT IS A PAYMENTS SCHOOL?

An intensive two-day course designed with the business professional in mind. A combination of lectures, group discussion and in-class projects allow attendees to take their newfound knowledge and immediately apply it to their financial institution.

## WHY DO PAYMENTS MATTER?

- ▶ Payments represent significant non-interest income
- ▶ Opportunity exists to grow this revenue stream
- ▶ Fee-based income is compressing at an alarming rate
- ▶ Market forces are shifting the landscapes
- ▶ Consumer behavior is evolving

When you attend Cornerstone's Payments School you get **\$11,000** of value for the price of **\$2,999!**

### Thought Leadership

The two-day school is led by instructors with a combined total of 35 years in the industry. Considered Payments Practice leaders in their field, attendees have access to their wealth of knowledge during the two days.

A \$6,000 Value

### Customized Scorecard

Utilizing its proprietary Contract Vault, Cornerstone will generate a scorecard for your financial institution and benchmark it against your Payments School peers.

A \$3,000 Value

### Payments Roadmap

Results generated from the customized scorecard become the foundation for the Payments Roadmap Cornerstone aspires to provide every attendee.

A \$2,000 Value

### Networking

Discuss industry best-practices and discover how other financial institutions are responding to fluctuating market forces.

Priceless

# Take advantage of this exclusive learning opportunity and grow your Payments Business



## Payments School Course Curriculum

### Future of Payments

Students will learn where payments growth is concentrated, who the disruptors are and discuss how to differentiate to remain both relevant to customers and primary in the digital commerce space.

### Best Practices in Debit

While taking an in-depth look at the players lobbying to gain ground in the space, students will learn what it takes to grow their piece of the market. Topics covered include: Trends, KPIs, PIN Network and penetration, activation and usage (PAU) Marketing.

### Digital Landscape and Trends

Everything from card controls and alerts to P2P, online commerce, Automatic Billing Updater/Card swap and billpay is covered in this session. *What does the credit card market look like? What are the demographics of the P2P space? Are digital wallets transforming the digital payments landscape?* Answers to these questions [and more!] are covered in this session.

### Fraud

Students examine the numbers associated with global fraud and its projections for the future as well as what false positives mean for card usage. An awareness campaign to promote mitigation strategies is a key takeaway of the session.

### Customer Onboarding through Journey Mapping

Employing Cornerstone's take on experience mapping, students learn how and where to pinpoint action items and opportunities by applying them to real-life scenarios such as new account openings. This is a working session for all attendees.

### Credit Card Best Practices

This session takes a closer look at the credit issuing strategies of the attendees' financial institution and compares it against the overall market. Students examine customer loyalty programs and primary acquisition channels and discuss their main sources of new account growth. Demographics of the credit card space and how to market to differentiate are topics to be covered as well.

### Product Management Responsibilities

*What should a product manager do?* This session takes the job description of a financial institution's payments leader and deconstructs each responsibility to provide attendees with a better understanding of the expectations of a successful product manager.

### Vendor Expectations and Accountability

Cornerstone will share best practices in vendor management that can assist participants with identifying strengths as well as gaps in vendor management programs. Group discussions will enable participants to learn more about how to align vendors with corporate objectives while understanding strategies to address vendor management challenges.

### Competitive Analysis

Discuss what consumers want in their cards and what it will take to retain current customers while winning more. Students are able to compare their financial institutions with their key competitors on product offerings and features in order to develop their competitive advantage.

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