



**Strategic
Consultant**

In

Payments

Smart Cards

Business Analysis

Solution Architecture

Strategy Development

Program Management

Information Technology

General Management

Contact us at:

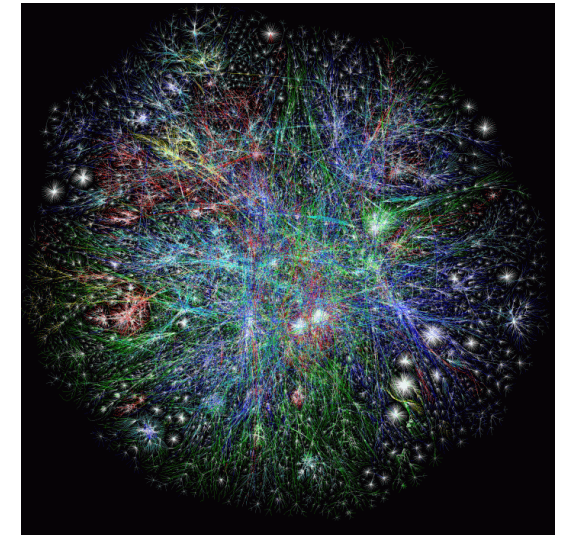
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eCommerce



**Enabling Global
Integration**

**In the '90s business plans
drove shareholders to wealth,
often simply chasing a dream**

**In the third millennium,
creativity must also assure the
fundamentals of the P&L**

PA&A in Brief

- In the 80's we built and integrated technology into trading rooms on Wall Street and in the City of London.
- In the 90's we focused on cards and payments, driven by high volume transaction processing systems.
- In the third millennium, the focus is on assisting organizations to achieve their goals of shareholder wealth and stakeholder engagement.



Strategic, and able to focus on the detail

PA&A focuses on organizational change, technology integration and/or business process changes. Our focus is on education, mentoring and working as an integral part of the client team.

Philip Andreae, the Principle, is a globally experienced executive recognized for his attention to detail and his understanding of the technical and commercial issues.

Business in Harmony with Technology

The Internet drives discovery and challenges the way we think. The Global Village is a reality and retailers are expanding their market from Main Street to the universe. PA&A having worked on both sides of the divide is experienced and equipped to help organizations exploit the power of technology to serve the needs of the business and ultimately drive market penetration and profitability.

Payments the Essential Utility

Commerce, be it electronic or face-to-face, demands a form of barter in order to assure the success of capitalism.



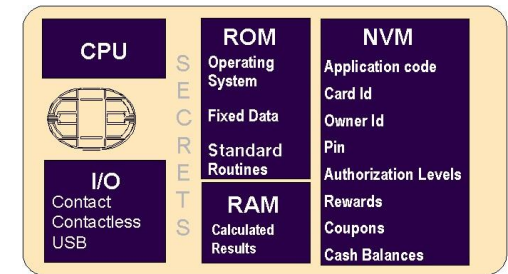
Cards have become the most effective means of consumer payment.

They are under pressure to meet the challenges of our virtual world.

PA&A understands what is driving this change and is ready to help secure Internet Payments.

A Focus on Smart Cards

With the evolution of technology comes exploitation by the crooks. Their goal is to profit from capturing of our identities. Hacking, skimming, surfing, phishing are a few of the terms we use to describe the way they use technology to stay ahead.



Mobile Wallets replace Smart Cards

Many have sought the “Killer Application” in vain. All recognize that the capabilities of a Smart Card linked to terminal and network applications create compelling opportunities.

Today PA&A is focused on The USA Migration to EMV.

Technology can drive Business must lead