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# THE BENTON CONSULTING APPROACH

At Benton Consulting, we listen to our clients and support them with their goals and objectives as the driver of the engagement.

Over the past decade and a half, the consulting industry has changed. It has gone from developing close and long-lasting relationships with clients to churning out cookie-cutter solutions that are more in the best interest of consulting firm than the clients.

We do things very differently.

Our solutions are not pre-defined. Our engagements are not designed solely out of a book. We use our business street smarts and experience to create engagement structures and solution sets that are tailored to each client specifically. With this philosophy in mind, it is no wonder that our clients love us.

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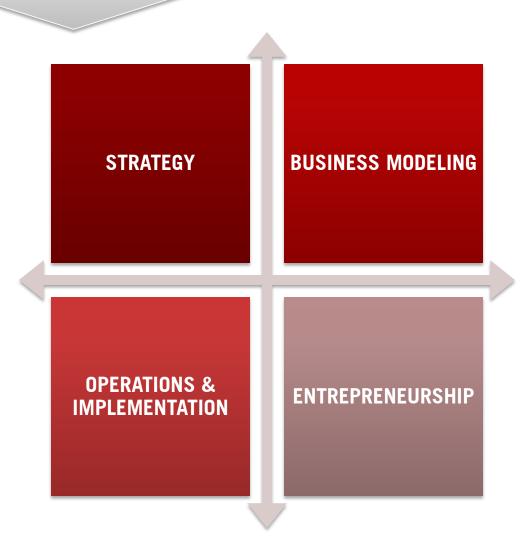
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# VERSATILITY

Though our industry expertise has been focused in the financial services industry, our engagements have ranged from business case definition and development to technology assessment and implementation to complete de novo business leadership. We have created, and are still creating, disciplines that are industry independent.

We are happy to have clients from all business sectors – from the largest Fortune 500 companies to the smallest of sole-proprietor businesses. Because we take the time to listen to our clients, we can service each differently.

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Organizational and Management theorist Charles Handy once wrote, "It's no good having a brilliant strategy and structure and great people unless there is some reason for it."

Benton Consulting provides tailored, relevant strategic guidance to industry leading organizations both domestically and internationally. We work closely with senior management of each organization to define the market dynamics, strategic objectives, and tactics.

What results is an extremely customized, well thought out roadmap that allows the entire organization to make the daily decisions that are required to make the company great.

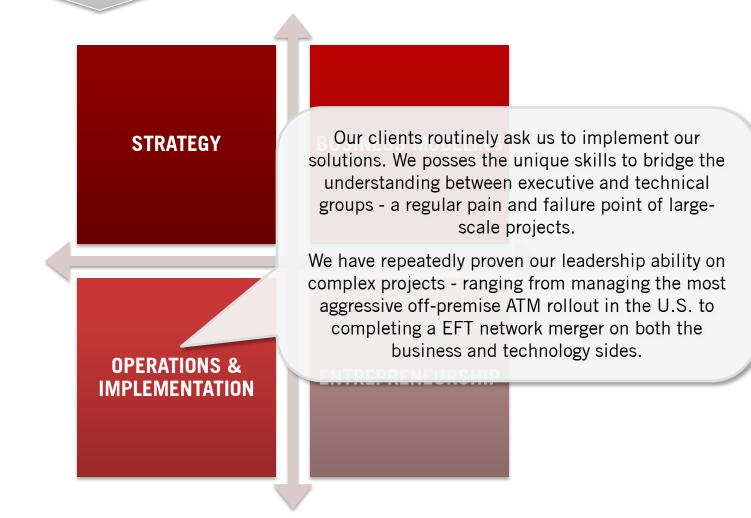
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One very successful niche for Benton Consulting has been the ability to provide in-depth, detailed business modeling support to our clients. We have helped them model consumer behavior and the resulting financial impacts, as well as develop highly complex models to analyze markets and set strategic pricing to compete against industry giants.

This data-supported decisioning is often what drives business, and can be the difference between failure and success - and it can prevent misinformed initiatives from ever hurting the bottom line.

#### **BUSINESS MODELING**

ENTREPRENEURSHIP



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Innovation is often lost because of the lack of ability to execute. Benton Consulting has started numerous companies, focusing on the development of the organizations to succeed.

From highly technical products and markets to niche industry applications and solutions, Benton Consulting is prepared to assist in the governance, structure, business plan, and execution.

# OPERATIONS & ENTREPRENEURSHIP

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# **Sectors**

Benton Consulting spends most of its time with clients in the financial services arena, but the cross-industry and cross-functional experience has enabled Benton Consulting to provide for a variety of clients.



#### FINANCIAL INSTITUTIONS

 Benton Consulting regularly works closely with Financial Institutions. We help them understand future opportunities, launch new products, and understand the impacts of process re-engineering and operational and technological improvements.



#### PAYMENTS NETWORKS

•Benton Consulting is a leading provider of strategic planning and business decisioning expertise for major ATM and POS networks in the U.S. and internationally. We have helped them launch new services and companies, managed Mergers & Acquisitions, and supported them as the face the next generation of challenges.



#### **MCEs**

•Multi-Constituency Enterprises pose different challenges than typical organizations. Anytime competitors are brought together to advance the industry, the politics of competing agendas must be managed delicately and objectively. Benton Consulting has much experience leading in these environments - laying foundational governance and setting strategic objectives.



#### STARTUPS

•Benton Consulting has unique experience setting up and running technology and rules-based startup companies. We understand the pitfalls, the importance of exceeding expectations, and the often impossible timelines that startup companies are faced with. We have learned how to succeed where others fail.

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# Leadership

Benton Consulting is led by Kendall Benton, a 17 year veteran of the financial services consulting industry.

Mr. Benton's focus is on business planning, strategic development, financial modeling, technology implementation, process re-engineering, and the evaluation of payment systems products, services, and technologies.



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Additionally, Mr. Benton has led startup organizations through the most difficult periods - development and funding.

Mr. Benton graduated the University of Southern California in 1993 with a B.S. in Business Administration, with an emphasis on Management and Organizational Strategy.

# **REPRESENTATIVE ENGAGEMENTS**

# **Representative Engagements: STRATEGY**

# STRATEGY OPERATIONS & IMPLEMENTATION

### **INTERAC ASSOCIATION/ACXSYS CORPORATION**

Developed a new go-to-market strategy to address the significant competitive changes in the PIN Debit landscape, including leading the Board of Directors through complex decision making over a nine month period, analyzing, recommending and gaining consensus from senior management and the Board of Directors on an overall competitive strategy, and creating strategies and analyzing impact for each existing product and service, including all pricing components.

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# **Representative Engagements: BUSINESS MODELING**

# BMW BANK, N.A.

Led the development of highly intuitive modeling tools to allow the Bank to better understand credit card product offers before they are marketed. In doing so, developed Business Requirements in conjunction with leaders from Marketing, Finance and Management, provided background of current Best-in-class trends to use for education and benchmarking, and created two highly sophisticated models to allow multiple scenarios to be run, including aging, resulting in 5-year Pro-forma. The end deliverable was a go-to-market recommendation and a modeling tool for future use.

## **BUSINESS MODELING**

ENTREPRENEURSHIP

#### CONFIDENTIAL

# **Representative Engagements: OPERATIONS & IMPLEMENTATION**

#### STRATEGY

## OPERATIONS & IMPLEMENTATION

### BUSINESS MODICITIBANK, N.A.

Managed a highly aggressive rollout of off-premise, branded ATMs to retail and partner locations throughout the United States, including the creation of a new business unit and multi-vendor relationship oversight. Additionally, we developed requirements and systems architecture for in-house MIS and vendor performance tracking system, programmed MIS systems and implemented them project-wide, and managed client and vendor teams.

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# **Representative Engagements: ENTREPRENEURSHIP**

## TECHNOLOGY STARTUP (CONFIDENTIAL)

Acting President of new organization focused on secure, controlled delivery of communications. Started privately funded organization to develop new application for government and business use. Led organization of 60 employees across technology architecture and development, design, marketing, finance, and operations.

### THE DAVID AND LUCILLE PACKARD FOUNDATION/ ASHOKA/CENTRAL

Directed the business analysis and formation for The Future of Fish project, which focused on creating forprofit business innovation to support the challenges facing the seafood industry to encourage sustainable methods of fishing that respect species harvest limits, preserve the marine environment and reduce bycatch. Generated 15 new business initiatives that would greatly alter to balance of sustainable fish supply, developing three into full business plans to enable the best ideas to be taken to investors.



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Thank you.

#### **BENTON CONSULTING**

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