



Expertise

Victoria has provided banks and their vendors with cash management, payment system, early warning, risk reduction, and new product innovation expertise since 1983.

Victoria is committed to leveraging her industry expertise and business process experience to help clients achieve high performance, increase market penetration, reduce risk and retain, and expand their customer base.

Her subject matter expertise and areas of specialization include:

Payment System

Check 21

Merchant Check Capture

Remote Deposit Capture

Image Exchange

Electronic Check Presentment

Accounts Receivable Conversion

Return Item Notifications

Item Processing

Point of Presentment Conversion

Cash Management Services

Bill Payment and Internet Banking

Cash Concentration

Balance Reporting

Projects

Business Analysis

Whether it is a new idea, product, business line or acquisition, Victoria brings experience and valuable insight to the analysis team to help answer the question should we or shouldn't we? What? How much? When? Where? Who? How? Why? Impact? Market? Value? Differentiators? She brings over 20 years in analysis experience coupled with a proven methodology to answer those tough questions.

Implementation Support

As a project lead or team member, Victoria has played key roles in implementing mission critical applications. A strong technical background enhanced with business savvy has resulted in implementation projects that have been modeled across business units and entire organizations. Her methodical approach has reduced resource and budget roadblocks as well as time to market and increased shareholder value.

Product Management Assistance

Product Managers today are being squeezed by customers for more products, services and features and lower prices. Victoria's vast product management experience across a multitude of product specialties enables product managers to augment their efforts in either launching a new product, re-packaging an existing product, or determining a product's viability.

Product or Business Launch

Victoria has developed a proven gated system for the launch, assessment and execution of a new product or business. This methodology has proven highly successful in countless business situations. When employed, this methodology ensures high performance results and profitability for all stakeholders. Depending upon the

Projects

product or business' lifecycle, this approach is easily customized to fit any organization.

Strategic Partnering

To develop or not to develop? Victoria has helped to form strategic partnerships with some of the biggest names in the financial services industry. Whether it is a simple reseller partnership or a complex development and service offering agreement, a win-win for all stakeholders is imperative. A creative, open and well thought out approach to alliances has proven effective time and time again in reducing time to market, protecting and expanding a customer base and enhancing shareholder value.

Target Marketing

Where is the low hanging fruit? How much do we charge? What is the competition doing? What are our differentiators? All these questions are answered if your target market is identified and an effective plan built, executed and measured. Victoria has been either the lead or an instrumental contributor to some of the largest services sales in the financial sector. Her experience and repertoire of effective tools has helped many a financial institution or their service provider effectively utilize existing resources to maximize their sales efficiency.

Requirements Definitions

Just need help defining a product's requirements and those of the business owner and/or customer? A critical aspect of Victoria's approach is the requirements definition segment. This process, when executed correctly, is critical to determining the build or buy question. Victoria has brought forth business and technical requirements that have launched entire organizations. The key is in effective information gathering and objective analysis.

Credits and Credentials

Public Speaking

From a board room buy in decision to an entertaining educational breakout session at a major industry conference, Victoria brings a unique personable style to all speaking engagements. She has enlightened her audience on topics such as early warning techniques and risk reduction guidelines, check electrification, product management methodology, cash management products and solutions, check image exchange, strategic alliances and specific client success stories. She has spoken at various chamber of commerce events, the AFP, BAI, and ECCHO conferences.

Patents

Victoria hold two patents in the area of early warning and check risk reduction. 5,896,298 and 5,819,236.

Client Contacts

Client confidentiality is strictly enforced and appropriate references will be provided based upon project scope and content.