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INNOPAY has a rich history and extensive expertise in the development of schemes. The key to our success in creating schemes is our unique collaborative approach. We not only make sure that a scheme covers all the relevant topics, but we also ensure that it is supported by key market players by focusing on co-creation: for the market, by the market.

To create additional value for the market and hence to increase everyone's 'piece of the pie', our aim is to stimulate the development of an active ecosystem of interoperable competitive services that are delivered by different organisations.

Agreements and adoption

Our scheme creation activities are centred around achieving two primary objectives:

- 1. Creating agreements
- 2. Ensuring they are adopted and applied in practice.

We achieve these two objectives based on our iterative five-phase approach:

Main Goal Creation phase Develop long term vision to determine direction, Vision roadmap scope and approach of the scheme Ensure stakeholder commitment to the goal and **Preparation** prepare for the scheme development process Develop the scheme documentation through Development collaborative workshops with core working groups Operationalise the developed scheme and **Implementation** support the implementation of services in accordance with the scheme Support organisations in bringing their Live services implementations to the market, further develop governing body structure and processes

Comprehensive services

Thanks to our extensive experience, we can optimally support you in creating a scheme at any stage of development. INNOPAY's comprehensive portfolio of services covers:

| Service | Description | Service Goal | Relevant Phase |
|--|---|---|---------------------------------|
| 1. Starting context | Developing the the vision/mission, guiding principles, use case selection, functional scope and starting document | Set the direction, scope and approach for scheme development and implementation | Vision & Preparation |
| 2. Scheme development | Facilitating the complete scheme development process | Co-create the scheme documentation, and validate the agreements through Proofs-of- Concept | Development |
| 3. Establish governing body | Establishing the actual scheme organisation (including structure, people, entity, financing, participant setup, internal processes) | Ensure there is a governing body that is equipped to manage the scheme | Development & Implementation |
| 4. Implementation support governing body | Supporting the governing body in operationalising the scheme, design processes, and setting up the accreditation process | Provide support during the initial phases of running the scheme, transfer knowledge from the scheme development phase | Implementation & Live services |
| 5. Implementation support participants | Supporting product development (design, specify, and/or develop) for participants | Provide support to enable and increase implementation of scheme results | Implementation & Live services |
| 6. Tooling | Designing, specifying, developing, managing needed scheme tooling | Provide tooling to support scheme/support participants' implementation | Implementation & Live services |
| 7. Education | Providing training, self-starting guides, templates for use cases. Spreading knowledge via multi-media (e.g. news letters, conferences, and webinars) | Increase scheme knowledge level across wide range of potential users | Implementation & Live services |

Contact us

Are you curious about how a scheme could enable you to optimise the future success of your entire ecosystem? And are you keen to hear how our collaborative approach to scheme creation could help? Contact us for more details!

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About INNOPAY

INNOPAY is an international consultancy firm specialised in digital transactions. We help companies anywhere in the world to harness the full potential of the digital transactions era.

We do this by delivering strategy, product development and implementation support in the domain of Digital Identity, Data Sharing and Payments. Our sevices capture the entire strategic and operational spectrum of our client's business, the technology they deploy, and the way they respond to local and international regulations.

We have grown from strength to strength since our foundation in 2002 and operate from our offices in Amsterdam and Frankfurt.

Our head office is located in The Netherlands, where we have the #1 market position.

We are a founding member of Holland FinTech, a financial technology hub with links to the rest of Europe, the US, the Middle East and Asia. Our team consists of over 60 experienced domain experts who regularly advise a wide range of global organisations.

For more info: www.innopay.com