



FMFIA

Hamish Thomas

Partner, EMEIA Payments Leader London Ernst & Young LLP hthomas@uk.ev.com +44 7967 176 593



@Hamish EY



Hamish is a Partner who leads our EMEIA Payments practice. He advises a broad spectrum of clients, from established international institutions to new entrants and FinTechs on all aspects of payments. He engages on

topics from emerging technologies and legacy transformation to regulation and financial crime compliance. He is focused on working with clients to understand both the opportunities and risks presented by the changing environment, and balancing the two.

Colin Rvan

Partner, Performance Improvement Ireland FΥ colin.ryan@ie.ey.com +353 1 221 1505



Colin is a partner in the Dublin office leading the Performance Improvement practice. He has worked in a strategic advisory and change delivery capacity across Financial Services. Public Sector, Consumer

Goods and Technology clients for the last 16 vears. He has established and run a number of advisory practices in this time.

Colin has extensive experience designing and delivering complex strategic change and business transformation initiatives across the full breadth of C suite portfolios. His particular areas of expertise are operational excellence and digital transformation. His approach is always to partner with leadership and delivery teams to understand the unique client organisational context in order to realise sustainable business performance improvements for the organisation.

Kai-Christian

Partner, EMEIA Financial Services Germany FΥ

kai-christian.claus@ey-innovalue.de +49 40 36132 27331

+49 163 4131363



Kai-Christian is a Partner and trusted advisor for the top management of leading players in the global payment industry (banks, acquirer, card schemes, processors, mobile network operators, PSPs

and terminal producers). His areas of specialism include growth initiatives (go-to market strategy. market entry and cross-border business, sales force & channel optimization, product & pricing strategy), corporate restructuring, performance improvement, operational excellence.

FMFIA

Christopher Schmitz

Partner, EMEIA Financial Services Frankfurt Ernst & Young GmbH christopher.schmitz@de.ev.com

+49 6196 996 13545 +49 160 939 13545



Chris is a Partner who leads our EMEIA Transaction Advisory Payments practice and our German FinTech practice. He advises Financial Services clients on acquisitions, strategy, innovation, integration

and transformation in the areas of commercial and regulatory advisory. IT and operations. His expertise covers all areas of payments, from large value and FX/cross-border to mass payments, from merchant acquiring and card issuing to alternative and person-to-person payments. Chris is part of EY's EMEIA FinTech leadership and authored our German FinTech landscaping study. He sits on our Regulatory Advisory Board in Germany.

Andreas Habersetzer

Executive Director, EMEIA Financial Services London FΥ ahabersetzer@uk.ev.com

+44 20 7760 5004



Andreas is a Financial Services Partner with a particular focus on Payments. He advises international banks, payment institutions, technology firms and financial investors on growth strategies, performance

improvement, M&A and partnering strategies alongside the entire value chain. He currently engages in a number of initiatives to define new business models and value propositions in the context of Open Banking/PSD2.

Prior to joining EY, Andreas has been a Partner and Managing Director at Innovalue Management Advisors, a strategy advisory firm focussed on payments that has been acquired by EY in 2016.

Jonathan Ryder

Senior Manager, Performance Improvement Ireland FΥ

jonathan.ryder@ie.ev.com +353 1 221 1712 +353 877 699 937



Jonathan is a Senior Manager in the EY Advisory practice based in our Dublin office.

An experienced consulting professional with 14 years' experience working within and leading projects in

Ireland, the UK and internationally.

Supporting clients in the areas of; programme management, operating model design, data and customer migration, systems integration, business process outsourcing, business change.

FMFIA

Jacqueline Quinn

Senior Manager, EMEIA Financial Services London

FΥ

iguinn@uk.ev.com

- +44 7341 078 323
- +44 131 777 2111



Jacqueline is a senior manager with our Financial services banking technology team. Her focus is on complex business change underpinned by technology transformation in particular implementing core banking and payments

solutions to banking clients.

Antonella Matrone

Senior Manager, EMEIA Financial Services London

FΥ

amatrone@uk.ev.com

- +44 20 7951 8750
- +44 777 433 6719

Lucas Wirmer

Manager, EMEIA Financial Services Germany Ernst & Young GmbH

lucas.wirmer@ey-innovalue.de

- +49 40 36132 27430
- +49 172 519 3171



Antonella is a Senior Manager within EY Payments Advisory team. She has 17 year experience in Financial Services, 10 of which spent in major Consulting Companies, She's worked for Tier 1 Clients and

Payments/Cards organisations across EMEIA from Assurance to Delivery and Transaction advisory. She has a track record of delivering complex Payments transformation programmes, covering multiple roles. Her focus areas include payment systems and operations, Clearing and Settlement mechanisms for SEPA, International and Domestic UK and Italian payments. Core capabilities include scoping, business case definition, business and technical analysis, vendor assessment, data migration, divestments and post-merger programmes.



Lucas is a Manager at EY Innovalue, EY Innovalue is a leading strategic advisory firm dedicated to the financial services industry. Since 1 October 2016, EY Innovalue has been part of the EY organization. Lucas'

project experience ranges from sales oriented projects in the insurance industry to growth projects and transactions in the payments industry - working for banks, acquirers, card schemes and telcos. In a former role, he closely worked with FinTech startups in a corporate development function. His current focus and key competency is on innovation and digitization projects. He recently published an article about the emerging European instant payment landscape in the new global EY payments newsletter.

EY | Assurance | Tax | Transactions | Advisory

About EY

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

EY refers to the global organization, and may refer to one or more, of the member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide services to clients. For more information about our organization, please visit ey.com.

Ernst & Young LLP

The UK firm Ernst & Young LLP is a limited liability partnership registered in England and Wales with registered number OC300001 and is a member firm of Ernst & Young Global Limited.

Ernst & Young LLP, 1 More London Place, London, SE1 2AF.

© 2017 Ernst & Young LLP. Published in the UK. All Rights Reserved.

ED 0717

EY-000031895.indd (UK) 06/17. Artwork by Creative Services Group London.



In line with EY's commitment to minimise its impact on the environment, this document has been printed on paper with a high recycled content.

Information in this publication is intended to provide only a general outline of the subjects covered. It should neither be regarded as comprehensive nor sufficient for making decisions, nor should it be used in place of professional advice. Ernst & Young LLP accepts no responsibility for any loss arising from any action taken or not taken by anyone using this material.

ey.com/uk