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GROSS  
paySMART

## Do you want to give the cards a Shuffle?

Products and services in the payment industry are often far too similar. Rarely do we encounter innovations that really set something off or even change the prevailing structure of the market.

Professional program management must identify the true needs of issuer, co-branding / distribution partner and - above all - consumers, determine the relevant drivers and implement the right measures. Only then can effective solutions come into being.

## Do so with paySMART!

PaySMART stands out due to sound analyses, an astute feeling for the market players' behaviour and an unrestricted ability to put into practice.

Profit from our experience:

- “ extensive market know-how and understanding of the different market players' interests
- “ understanding of actual consumer needs, focussing on the creation of customer benefits and the stimulation of desired customer behaviour
- “ optimization of the overall added value of a card portfolio and of a fair, yet incentivizing allocation between partners, taking their strategic interests into account
- “ proven capability in breaking up structures and overcoming psychological barriers in order to successfully implement complex card programmes

We accompany you and your payment projects with personal commitment, utmost competency and a lot of passion.

## Business areas

## Services

### design / implementation

of tailor-made payment  
solutions



### Prepaid Produkte

- " Travel Payment
- " Internet Payment
- " POS Prepaid Products

### Money Send

### consulting / analysis

of your current card portfolio



- " performance analysis of the portfolio for card issuers
- " optimization opportunities for co-brand / distribution partners
- " full assessment and revision of the value proposition in conjunction with the product positioning and the target group
- " stimulation of desired customer behaviour
- " evaluation of product innovations with implementation roadmaps

## Reto Gross



Before founding Gross paySMART, Reto Gross was Head of Partner Management at Swisscard AECS AG, and as such responsible for the profitable development of the biggest and most successful credit card programmes in Switzerland, catering for the different co-branding partners on operational as well as strategic level. These card portfolios, operated and marketed together with Swiss Miles&More, TCS, Coop and Credit Suisse, amount to nearly one million cards and set the industry standard in terms of profitability and customer management.

In 2006, Reto Gross played a decisive role in designing and launching the Coop SUPERCARDplus, the first and so far most successful yearly-fee free credit card in the Swiss market.

Previously, he held various responsible positions in the aviation business, with Swissair Group and Swiss International Airlines, in the areas of sales & marketing, business development and pricing and profitability.



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Do not hesitate to contact us

Working together with paySMART will pay off in any case

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**For card issuer**

Are you a Swiss or foreign issuer looking for a compelling payment programme or planning to analyze your current portfolio?

**For distribution / co-branding partner**

Are you interested in making a name for yourself as a market player with a new, tailor-made, innovative and profitable payment product or do you want to thoroughly examine the cooperation with your current issuer?