

Company Profile



CleverAdvice is an **independent** payments **advisory** firm operating since 2001

We provide **strategic direction** and business **counsel** based on market **insights, competitive dynamics**, changing **technologies** and **regulatory** shifts

About us

CleverAdvice brings together a **team of experts** in strategy, market analysis and research, regulatory issues and technology

We excel at providing **insightful** contributions through **innovative, effective and actionable recommendations**



CleverAdvice is an active member of the European Payments Consulting Advisors a pan European group of advisory services firms registered as an official European Economic Interest Grouping (EEIG)

Our ability to leverage the EPCA network of companies enables us to conduct European-wide engagements, offering in-depth local market knowledge along with an international view and approach



CleverAdvice is an active member of the Payments Consulting Network, a worldwide team of experienced payments industry professionals

The Payments Consulting Network brings together a network of payments specialists on an as-needs basis, to provide quality advice that delivers actionable recommendations. PCN promotes conferences and roundtables, publications and best practice guidelines



The expertise of our professionals combined with true **passion**, dedication and attention to **details** make our support **unique**

Areas of expertise

CleverAdvice is a catalyst of expertise. We promote innovative thinking and challenging goals aimed at taking our clients one step ahead of the competition



Strategy



Market insights
& Research



Marketing &
Communication



Business Planning
& Due Diligence



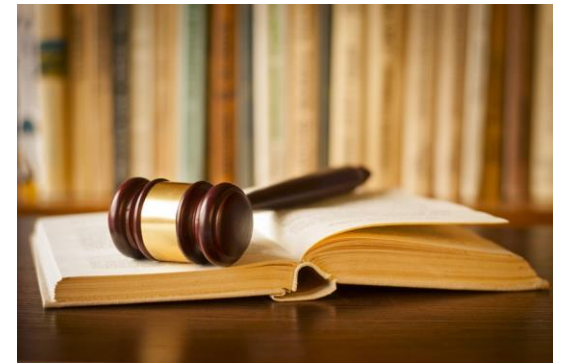
Project management



Training



Outsourcing Resources



Regulatory & Compliance

Industries

We provide tailored-made management advisory, leveraging 20+ years of experience in helping companies in both rapidly evolving industries and consolidated sectors

Payments & Fintech



- Cards, e-Wallets, Mobile and instant Payments
- On boarding strategy, processes and design
- BNPL, Financing & Peer-to-Peer lending
- Commercial payments
- Payment acquiring services
- e-Commerce
- Open Banking strategies and services
- Corporate welfare & Employee benefits
- Regulatory issues

e-Mobility & Fleets



- Mobility as a Service (MaaS)
- Integrated mobility
- Charging systems
- Commercial fleets
- Smart cities

Insurtech



- Behavior-specific insurance
- Adaptive insurance
- Instant coverage

Digital Identity



- Personal and enterprise e-IDs
- Identity of things
- Smart contracts
- KYC services
- Continuous authentication



Hi-Tech, Telecom & Media

- Business Intelligence
- Machine learning & Artificial Intelligence
- Human interfaces design
- Remote maintenance and automation
- RFID-based access control
- Internet of Things (IoT)



Consumer goods

- Physical and online channels
- Mass Market Retail
- Digital transformation
- Predictive analytics
- Exclusive goods & services



Cleantech & Renewable energy

- Photovoltaic & Wind systems
- Water treatments
- Biodegradable materials
- Waste management and recycling
- Smart grids



Circular Economy

- Blue economy
- Biomimicry
- Circular business models

Credentials

CleverAdvice supports established players and newcomers



Value Proposition

CleverAdvice provides professional support to optimize product positioning, shorten time-to-market and create a bridge between management and investors

1. Strategy

Market Overview

Benchmark & Gap analysis

Size opportunities

Customer profiling & Segmentation

Regulatory landscape

2. Go-to-Market

Communication strategy

Marketing & Communication Plan

Training

Leads generation

Sales acceleration

3. Innovation

Disruptive propositions & processes

Proof-of-Concept

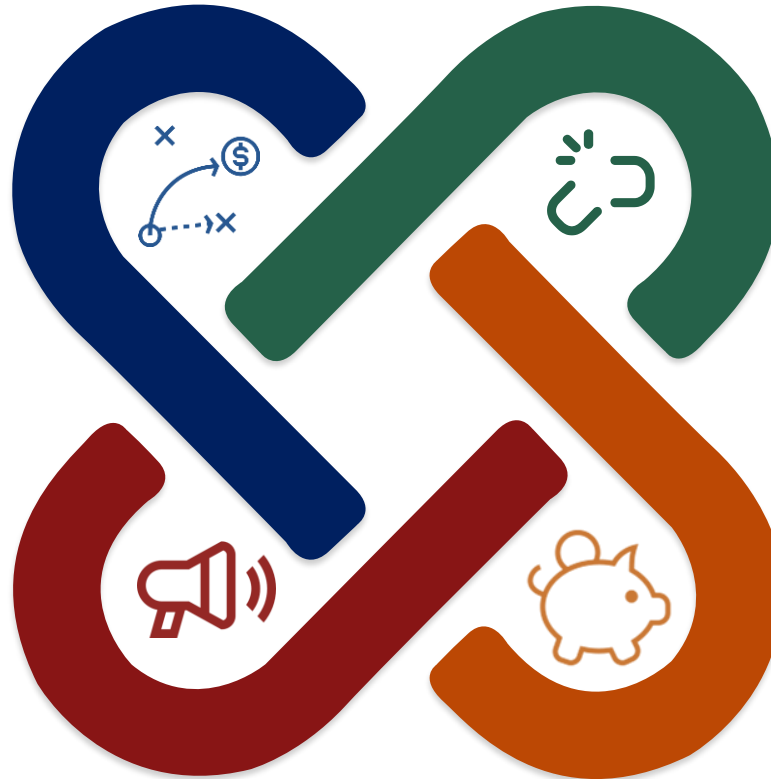
Managing communities

4. Venture Funding

Funding exploration

Due diligence

Business Planning



1. Strategy

Benchmark & Gap analysis

Analyze competitor' offerings related to features, user experience, pricing and other key elements of the value proposition

Perform gap analysis and optimize product positioning

Customer profiling & Segmentation

Develop a segmentation strategy by clustering clients according to customer behavior and value, aimed at developing tailored propositions

Apply specific methodologies to consumer and commercial clientele



Market overview

In-depth analysis of trends, customer behavior, product innovation based on up-to-date market data and customer interviews

Develop market insights and strategic directions backed by market intelligence

Size opportunities

Identify cluster-specific opportunities based on market trends

Size opportunities based on positioning of competitive products

Regulatory landscape

Identify market opportunities based on regulatory shifts

2. Go-to-market

Marketing & Communication plan

Identify most effective channels and media to reach out to target customers

Structure media strategy along with an actionable plan

Leads generation

Represent client company at events, conferences, exhibitions and roadshows

Approach selected prospect clients

Set-up and attend meetings with new leads



Communication strategy

Develop compelling messages to trigger customer interest in the value proposition and maximize effectiveness of external communication

Define most appropriate language and tone to be used with target customer segments

Training

Define scope, content and material addressed to the resources to be trained (eg. salesforce, trainers, ...)

Define training channels (direct training, videoconference training, online training etc..)

Deliver ad-hoc training through experts

Sales acceleration

Create tailored marketing toolkits to facilitate salesforce efforts

Develop scripts to guide sales personnel in:

- Identifying customer needs
- Getting key messages across to target customers
- Managing client objections

3. Innovation

Disruptive propositions & processes

Identify disruptive solutions and technologies – inside and outside the client's industry – aimed at building a unique proposition based on:

- Market trends
- Emerging technologies
- Behavior of target customers
- User Experience

Connect and integrate solutions to improve the innovation process

Managing communities

Manage clustered start-ups and incubators

Stimulate the creation of captive start-ups and manage innovation teams within your company



Proof-of-Concept

Evaluate the matching between the client's solution and customer adoption through assessment of selected use cases

Provide input to fine-tune product features and business models to achieve successful Proof-of-Concept that trigger interest of investors

4. Venture Funding

Due diligence

Carry-out Independent business due diligence, including evaluation of competitive dynamics, changing technologies, regulatory shifts and value proposition

Perform assessment of distinctive advantages, long-term sustainability and cash-flow generation

Challenge management plans

Recommend investment options



Funding exploration

Introduce companies to Private Equity and Venture Capital funds

Create investor pitches and present them to prospect equity partners



Business Planning

Extensive experience in modeling complex scenarios, truly original business models and demand of new product/ services

Support companies in managing growth





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CleverAdvice
Insightful Contributions

