



WHO WE ARE

When it comes to selecting a professional project services company – there really is a difference between STJ-CA and the others. We are not a company that tries to source and be everything to every client. We are focused and driven by payments.

We have a specialized focus on the payments industry and remain connected with our clients, consultants and the industry. Unlike other contracting companies, you hire STJ-CA and its extensive network of payment professionals. Our growth in size and presence in the industry is largely through our partnering, referrals and repeat business from our clients.

WE FIND THE RIGHT PEOPLE

STJ was created by a select group of innovative payments experts to develop a unique network of qualified technical and business consultants. Clients rely on STJ-CA for their payment resourcing and project fixed deliverable needs. We are viewed as a leader today because we continuously sustain our clients' trust and demonstrate an ability to identify and attract highly skilled payment domain experts, quickly and affordably, to meet their resourcing needs.

The way we do our job today, and the character and integrity of the people representing STJ-CA, separate us from all other staff placement and services firms. Our firm's culture is based on a strong belief in our core values. We attract and retain very strong people who are passionate about payments. They must demonstrate leadership, maturity, initiative and a strong work ethic – in addition to their relevant payment domain knowledge. STJ-CA can never be thought of as just another diverse IT staffing generalist or resume clearinghouse supplier.

The backbone of our business is providing professionals that can develop, implement and support software systems focused in electronic payment solutions from end to end:

- > Payment Origination and Transaction Acquiring
- > Real-time Switching and Routing
- > Transaction Authentication and Authorization
- > Cards Processing and Management

WE UNDERSTAND YOUR BUSINESS

STJ-CA can speak your language. We have been around the block for awhile. The STJ-CA principals have an average of 26 years in the payment business; our knowledge rubs off for our clients. It shows when we talk to them about their business pains and problems. It shows when we interview and establish skill set and experience with our consultants. The reason it shows is because we understand the payments industry. We have been there as engineers, consultants, project managers and senior executives. We have walked in your shoes and understand what is important. We keep abreast of trends, technology, emerging products and services in the payments industry.

WHAT MAKES STJ-CA DIFFERENT

We understand the unique and complex world of payments. We understand the requirements of hiring managers struggling to keep up with project requests in the highly competitive payments landscape. Every engagement is different. Each client presents a unique set of challenges, requiring a flexible response. This is very different than selling a can of soup. STJ-CA fits the need in the marketplace for clients who recognize the value of a niche supplier who can provide knowledgeable people who understand high availability payment transaction processing. We provide our clients payment experts who understand their business and can immediately add value to project deliverables. We can do that because we know their business. It is what makes us different. STJ-CA - we're just not your typical resume clearinghouse.

Quick Facts:

- > **Location:** Olympia, Washington
- > **Areas of expertise:** High Performance Transaction Processing, Retail/Wholesale Payments, Development, Business Analysis, Performance Tuning, Disaster Recovery, Subject Matter Expertise, Conversion/Migrations, QA Testing, UAT, Regression Testing
- > **Clients:** Financial Institutions, Credit Unions, Merchant Acquirers, Merchant Processors, EFT Processors, EFT Networks, Switches and Merchant Retailers
- > **Staff:** Exclusively senior level. Most have extensive operational and technical experience in payments.

Company's corporate history and its experience providing professional services.

In addition to our successful relationship with S1, our principals and staff have been involved in the implementation and maintenance of mission critical systems for some of the largest corporations in the world for over 25 years. Historically, our client base includes TOP 150 financial institutions, merchant acquirers, card associations, payment vendors and processors. A description of some of the key client projects where we have had recurring engagements include:

Card Associations:

MasterCard

Since 2005, STJ-CA has consistently provided highly skilled payment professionals to MasterCard. Forty-eight (48) professionals to date have been used in a variety of capacities while working on the MasterCard engineered debit processing platform (IPS) project. Our professional placements have been used as BASE24-eps development team members, business analysts, client project leaders, as well as in business thought leadership, design engineering and project management roles.

VISA, American Express

We have provided hardware and software upgrade resources for Visa Inc., and have development software modifications and mandates for their payment systems. Similar projects were performed for American Express.

Financial Institutions and Switching Organizations.

Since 1993: A few of the multiple engagements we have been involved with include data center consolidation, mandate support, software on-going maintenance, disaster recovery services, consolidation/migration/conversion services, switch interchange development, UAT/Regression/Performance testing services. STJ has placed skilled professionals across the globe in various capacities as needed by our clients. STJ-CA lists **Bank America, Wells Fargo, Zions, US Bank, JP Morgan Chase, Royal Bank of Canada, FSPAR (Sweden), Huntington Bank, Webster Bank and DeJardins** as just some of our key accounts.

System Integrators / Vendors.

We have been called upon by firms such as **Accenture, IBM Professional Services, S1, ACI Worldwide, Cap Gemini, and HP/EDS/MphasiS** to provide specific skills to augment their existing project teams at client sites worldwide. Our consultants have designed and developed new software features, implemented 3rd party software at client implementations, provided project managers for payment infrastructure projects and performed analysis, performance tuning, and conversion expertise.

Global Capability and Reach

STJ has placed consultants globally demonstrating our ability to attract and manage consultants around the globe. Our worldwide placements in North/South America, EMEA and Asia/Pacific comprise the majority of the countries we have been involved in to date. Financial Institutions account for 52% of our placements with an additional 27% representing 3rd party networks and processors. The remaining 21% is comprised of merchant acquirers, gateways and processors.

Range of Skills.

Projects and services engagements cross a wide range of retail and wholesale payment solutions. We have developed command and control solutions, created statements of work that when executed defined and improved testing, certification and software release control. STJ is noted for providing experienced QA testing resources, engineers and developers for mandates, maintenance and testing. Our Business Analysts have provided thought leadership for product designs, conversions and migrations. STJ has successfully placed payment professionals on a variety of payment related projects.

Current market position.

STJ's capabilities are passed on by satisfied customer references and referrals. We attract some of the best talent in the industry due to our core values and ethical treatment of the client and professional. This has resulted in multiple recurring projects with valued clients. We maintain an extensive database of payment professionals that we have placed or worked with in the past. All candidates are referred to STJ or known to us prior to our recommending them to our customers. STJ takes the burden of locating, qualifying skills and expertise and matching the right personality and experience to the project requirements. We are not a resume clearing house, but

rather a niche provider of experienced payment professionals. This reason, more than any other explains our success in the market and why we attract the high level of payment professional that we are able to offer to our clients.

STJ has a reputation in the payments transaction processing business, with over 80% of our placement service contracts being done directly with our clients. The cost to our clients is usually lower with a direct relationship-based pricing model, than it would be if they were to use multiple vendors or pass-through engagement models. However, we recognize that not all client relationships can be direct due to business reasons. STJ is flexible and able to work with either engagement model preference preferred by our clients.

We are one of a few companies that are focused exclusively on payments. STJ has a repository of over 9,000 professionals that we have directly or indirectly worked with in the past. Our professionals have an average tenure of 10+ years in the payment business working on a variety of wholesale and retail projects and products.

Our firm's principles have an average of 28 years of experience working with the Top 150 banks, networks, acquirers and vendors in the world. Our combined network of contacts and experience gives our clients a unique advantage. It allows us to quickly identify for them, the right qualified and experienced senior level payment consultants required for their business need. We validate each candidate first, using our network contacts, before we make our recommendation.

Please contact us to discuss how STJ-CA can help.