



Company Overview

About Advantage

- Advantage was founded in 1993 and is a leading consultancy specializing in the payments industry and the development / management of merchant credit card programs
- Our offices are located in Long Island, NY and Charlotte, NC
- Our team includes payments industry executives with more than 100 years of collective experience
- For more than two decades, Advantage has supported the development and management of hundreds of innovative merchant credit card programs in the U.S. and international markets.
- Our expertise encompasses co-brand, private label, affinity and agent bank consumer credit and debit card programs as well as commercial card programs
- Our clients include many of the world's most recognized brands spanning a broad base of industries

Senior Management Team

Advantage is led by seasoned payments industry veterans with years of experience directing a variety of card program management activities for leading credit card issuers



Chris Theoharides – Founder & President

- 30 years of payments industry experience
- Line experience - Citibank, Chase
- Development of over 100 card alliances, management of dozens of portfolio valuations and due diligence processes



Jim Sebo

- Nearly 20 years of payments industry experience
- Line experience – Bank of America
- Management of 300+ co-brand and affinity customer relationships



Paul Basquin

- 15 years of payments industry experience
- Line experience – Bank of America
- Expertise in product development, loyalty programs, lifecycle marketing



Eliot Rudnicki

- 20+ years of payments industry experience
- Line experience – FNBO, Profit Insights, MBNA
- Expertise in portfolio valuations and transactions, merchant card program development and management



Matt McKenna

- 20+ years of payments industry experience
- Line experience – MBNA, Bank of America
- Expertise in card program management, marketing and portfolio optimization

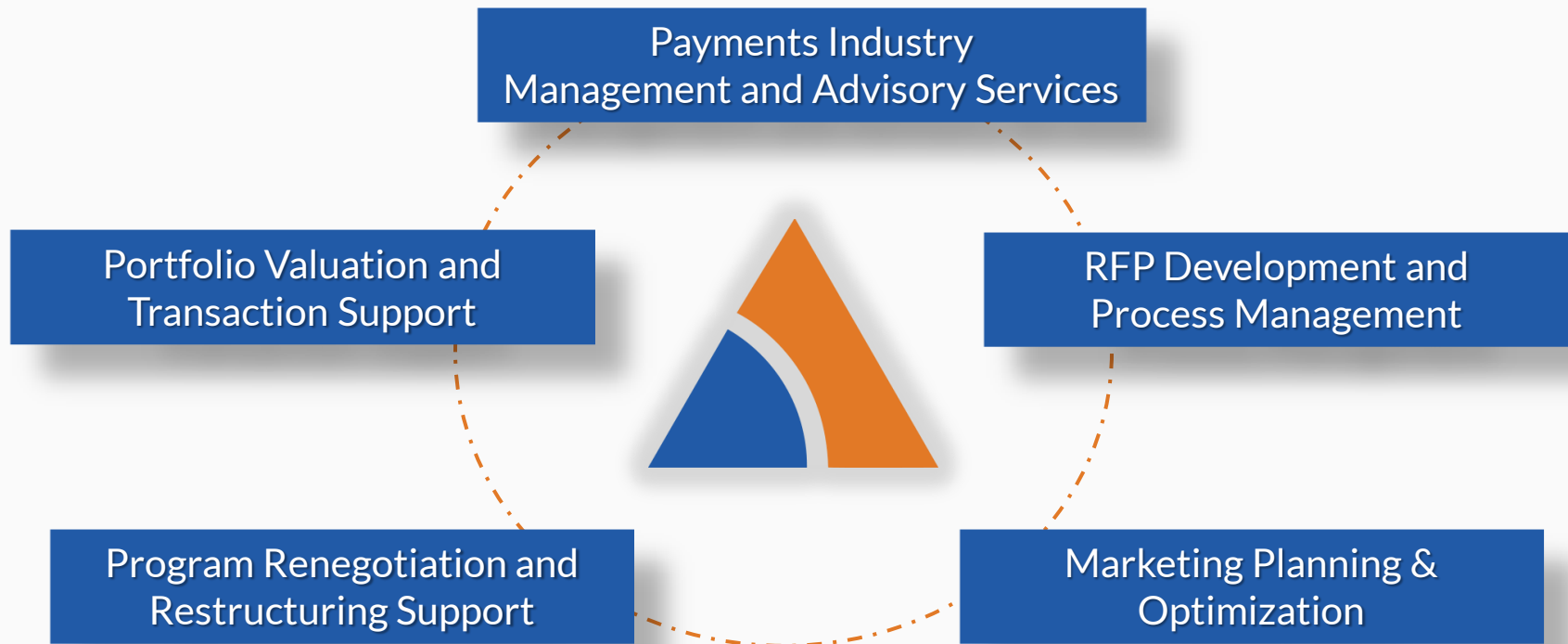


Jeff Lichtner

- 23 years of payments industry experience
- Line experience – Bank of America
- Financial Analysis
- Portfolio sales

Our Consulting Services

Our menu of consulting services encompasses the full credit card program lifecycle



Merchant Credit Card Program Experience



- Creating and managing merchant credit card program's is our heritage. We were pioneers in the card alliance space and continue to be a major force in the development and reshaping of merchant card programs
- Our team has extensive card alliance experience and expertise
 - Hundreds of co-brand, affinity, private label and agent bank alliance programs supported for our clients
 - Hundreds of card programs managed by our team as executives with leading card issuers
 - Significant experience in all merchant sectors
 - Rich knowledge of current market activity for merchant card programs
 - Strong knowledge of best practices being applied to card programs
 - Rich database of deal terms

Merchant Credit Card Programs

Advantage has supported the development of credit card programs spanning a broad base of merchant categories



Retail



Lodging



Cruise Lines



Airlines



Financial
Services



Technology



Charities



Petroleum



Travel
Consolidators



Entertainment



Automotive



Sports

Two Decades of Satisfied Clients



Our merchant clients include many of the world's most recognized brands

A&E Network
Air Canada
Air New Zealand
Alaska Airlines
Amazon
Amway
Ann, Inc.
Audi
Avon
BJ's Wholesale Club
BP North America
Barnes & Noble
Bed Bath & Beyond
Best Western Hotels
British Airways
Cache'
Catherine's
Charming Shoppes

Choice Hotels
Conoco, Inc.
Costco Corp.
Eddie Bauer
Expedia
Fairmont Hotels
Fashion Bug
Fortunoff's
Frontier Airlines
Gander Mountain
General Motors
Good Sam Club
Gymboree
Hawaiian Airlines
Hess Corporation
Hertz Corporation
InterContinental Hotel Group

J. Jill
JetBlue Airways
Lane Bryant
MGM Mirage
Marriott International
Marathon Petroleum
Mercedes-Benz
Microsoft
NBC Universal
NAPA (Genuine Parts)
Orbitz
Pottery Barn
Pitney Bowes
RaceTrac Petroleum
Raymond James
Sprint
Starwood Resorts
Sony Corporation

Southwest Airlines
Spirit Airlines
Sports Chalet
Sunoco
The Home Depot
The Ritz-Carlton
The Walt Disney Company
Tommy Bahama
United / Continental
University of Virginia
U.S. Airways
Volkswagen
Valero
West Elm
WestJet
Williams-Sonoma
Williams-Sonoma Home
Wyndham Resorts

Partial client list

Merchant Credit Card Program Engagements

Advantage conducts a broad range of strategic engagements for our merchant clients, spanning the complete credit card program lifecycle. The following is a sampling of engagements conducted by Advantage during the past 18 months.

- Payment industry / competitive analysis
- Credit card strategy development/refinement
- Program planning & development
- Product development and expansion strategies
- Targeting and acquisition strategies
- RFP development & partner selection process management
- Contract negotiation support
- Program implementation & launch support
- Portfolio performance assessments & benchmarking
- Agreement assessments & benchmarking
- Alliance agreement renegotiation
- Alliance transition support
- Portfolio valuations and sales support
- Portfolio conversion support

Strong Network with All Payments Industry Providers

Card Issuers



Alliance Data Systems



American Express



Bank of America



Barclays



Capital One



Chase



Discover



Citibank



GE Capital



First National Bank
of Omaha



TD Bank



US Bank

Card Networks



American Express GNS



Discover Network



MasterCard



Visa

Why Advantage Consulting Group?

- Industry leading merchant credit card program consulting experience
- Recent and active participation in key market place transactions
- Extensive database of programs and agreements
- Strong, productive alliances with all payments industry providers
- Complete program lifecycle management expertise - extensive knowledge of the best practices being utilized in the market to maximize program performance
- 360 degree perspective on merchant credit card programs. Several of our team members managed hundreds of card programs as executives with card issuers
- In-depth knowledge of merchant credit card program support terms and agreements
- Senior team management of all engagements



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