

Scheme Geography Readiness Map

A pre-diagnosis lens to locate your “visibility regime” before planing any audit

A simple definition

Visibility = your ability to observe and explain what drove costs and rules (not just see totals).

Why this exists?

In card payments, “cross-border” isn’t just geography. It’s a classification logic that can affect:

- fees
- rules and acceptance constraints
- risk and disputes
- compliance constraints

However, most merchants don’t actually see the data needed to understand those drivers.

Even when you have reporting, it can be partial, bundled, or not inconsistent across providers.

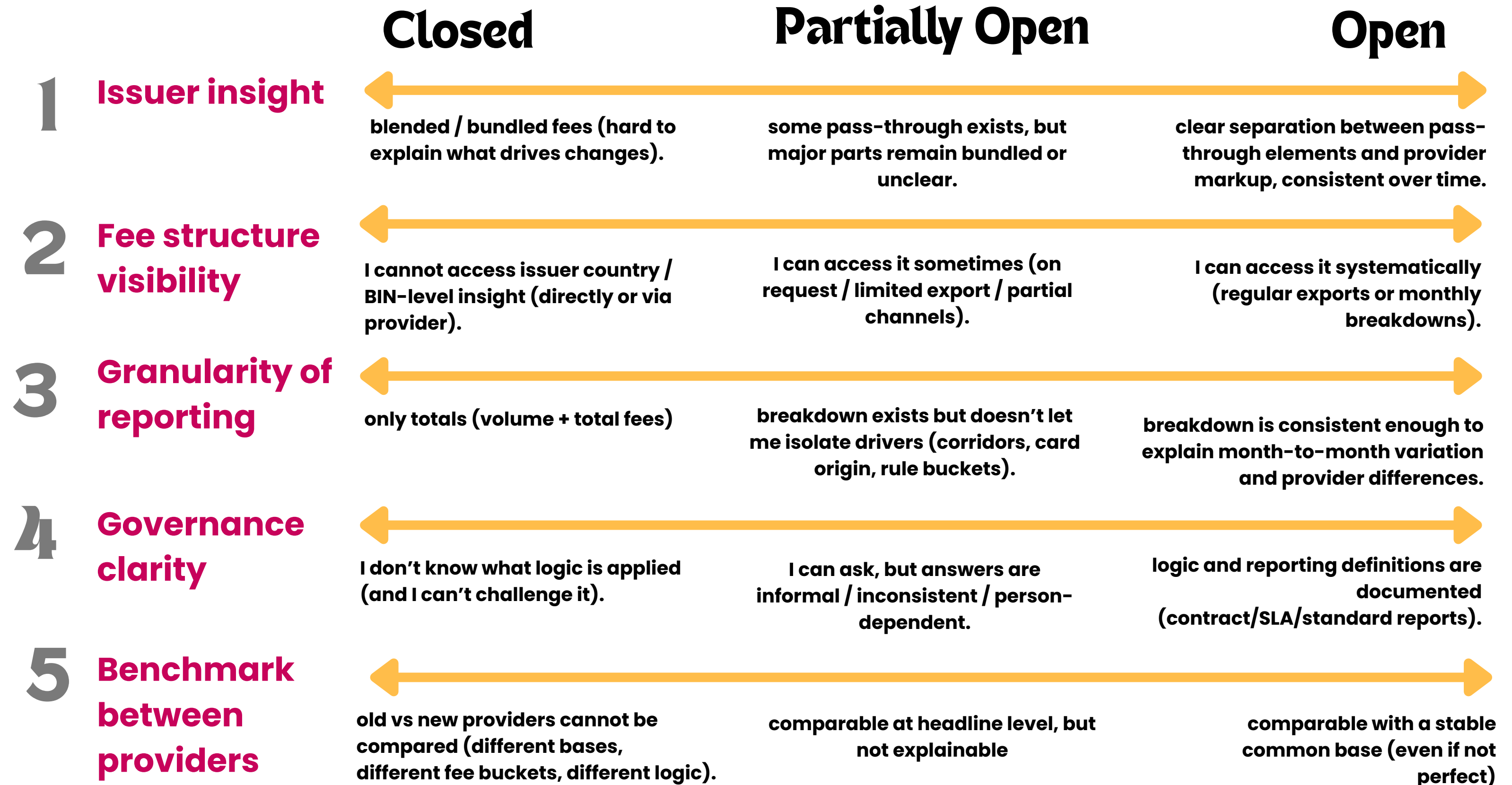
What this tool does (and what it doesn’t)

- ✓ It helps you position your setup on a spectrum: Closed → Partially Open → Open
- ✓ It tells you what kind of audit you need next: Visibility / Normalisation / Optimisation
- ✓ It clarifies when it becomes rational to explore alternatives (after audit)

- ✗ It does not compute costs or exposures
- ✗ It does not assume billing/shipping country = cardholder country
- ✗ It does not replace an audit ; it helps you know which type of audit you might need

Scheme Geography Readiness Map

Where are you in the spectrums ? Position yourself in each number



How to interpret your map?

Look at what you selected across the 5 dimensions.

If you selected “Closed” in 2 or more dimensions

You are in a **black-box regime**
→ you need a **Visibility Audit**

Visibility Audit aims to:

1. **identify what data exists and where (provider, acquirer, PSP, internal)**
2. **rebuild a minimal “explainability layer”**
3. **establish reporting obligations and governance questions**
4. **decide what is realistically measurable vs unknowable**

If you selected mostly “Partially Open”

You are in a **fragmented regime**
→ you need a **Normalisation Audit.**

Normalisation Audit aims to:

1. **make fee buckets and reporting comparable (across months and providers)**
2. **reconcile “different languages” between providers**
3. **isolate drivers (mix vs pricing model vs governance logic)**
4. **build a usable benchmark baseline**

If you selected mostly “Open”

You are in a **controllable regime**
→ you need an **Optimisation Audit.**

Optimisation Audit aims to:

1. **reduce surprises (classification, rule impacts, cost volatility)**
2. **improve commercial terms (structure, transparency, negotiation levers)**
3. **improve governance (documented logic, stable reporting, accountability)**
4. **identify where value is in changing model vs staying put**

Bonus : When to consider alternatives

A point of attention on alternative payment methods

*Adding payment methods is not a shortcut
to fixing card costs or card opacity!*

It only makes sense after a card audit has clarified:

- 1. what you actually pay for cards**
- 2. what part of the cost is structural (customer mix, geography),**
- 3. and what part can (or cannot) be influenced.**

In practice:

- 1. integrating APMs is costly (tech, ops, reconciliation, support)**
- 2. integrating them on top of an opaque card setup usually adds complexity without control**
- 3. the more open and explainable your card setup is, the more rational APM decisions become**

**Unless you are not in a scheme-led governance model,
Cards remain the baseline against which any other method should be evaluated.**