

# Europe, Middle East and Africa (EMEA) Fact Sheet

First Data Corporation is a global technology leader in electronic commerce. The company serves more than 6 million merchant locations, thousands of card issuers and millions of consumers. First Data processes transaction data of all kinds, harnesses the power of that data, and delivers innovations in secure infrastructure, intelligence and insight for its customers. From large financial institutions to the merchant around the corner, First Data supports its customers by helping them process and understand the intelligence behind every transaction.

First Data is a major payments processor for banks, finance companies and merchants across Europe, Middle East and Africa (EMEA). First Data serves more than 500 clients across the region, leveraging global processing capabilities and serving clients through a local presence and in local languages.

Approximately 5,000 employees are based at First Data's operational centres and offices in Germany, Greece, Ireland, Italy, Poland, Slovakia, South Africa, Turkey, United Arab Emirates, United Kingdom and in several other European countries.

In Europe, First Data is a leading independent transaction processor with an unrivalled footprint and a deep understanding of the markets and regulatory environments within which our clients operate. The company is actively working with financial institutions to respond to the opportunities and challenges presented by industry developments such as the Single Euro Payments Area (SEPA) and the Payment Services Directive (PSD).

## Overview

With the ability to tailor solutions for regional, local market or individual requirements, First Data delivers a comprehensive range of payment services to meet our clients' business needs in Europe, Middle East and Africa.

### Issuing and Consumer Finance Processing for Banks and Retailers

FirstVision™ – First Data's strategic outsourced issuing and consumer finance processing solution – meets the needs of virtually all types of issuing organisation – from small to large banks and retailers, and from one product start-ups to global brands.

FirstVision brings together an advanced processing platform and a comprehensive suite of market-leading value-added solutions. With FirstVision, First Data can deliver payments through a single gateway using consistent technology to help drive efficiency, reduce operating costs and increase revenue growth for clients.

Most major credit, debit, prepaid and commercial products can be supported, regardless of country of issuance, currency or language. Our worldwide presence and established international processing hubs set us apart from our competitors and give our clients cost-effective, 24-hour processing and support.

Integrated with our core processing solution, First Data also offers a range of value-added services, customer contact, back-office and output services including:

- Business intelligence
- Fraud and risk management
- Contact centres and customer service
- Collections and fraud case management
- Dispute management, retrievals and chargebacks
- Authorisations
- Applications and remittance processing
- Hardware and software procurement

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## **POS and ATM Management**

First Data is one of the largest point-of-sale (POS) terminal estate managers across the European Union. We offer a complete POS terminal management service that delivers advanced terminal functionality, technology and value-added services, such as mobile top-ups, dynamic currency conversion, WiFi and TCP/IP for banks and merchants.

## **Merchant Acquiring and Switching Processing Services**

First Data processes virtually all types of transactions and card types at the point of sale, switching between national and international payment schemes. We have an outstanding acquiring reach, handling millions of POS and ATM transactions. We offer:

- Front office processing services including acquirer authorisation and issuer and acquirer switching
- Back-office processing, including clearing and settlement, interchange control and reporting
- Value-added services such as eCommerce, dynamic currency conversion, multi-currency processing, risk, fraud and cash management, mobile top-ups, ticketing, loyalty and prepaid programmes

## **Outline of Commercial Relationships**

To assist them in driving profit from their acquiring businesses, First Data works closely with banking partners in Europe through both joint ventures and revenue-sharing agreements. These include:

### **Lloyds TSB Cardnet**

A joint venture between First Data and Lloyds TSB Bank, providing card acquiring services to merchants across the United Kingdom.

### **Bank of Scotland Merchant Services**

Bank of Scotland Merchant Services provides credit and debit card acquiring services for merchant customers across the United Kingdom.

## **AIB Merchant Services**

A merchant services joint venture between Allied Irish Banks p.l.c. and First Data, based in Dublin and providing card acquiring services in the Republic of Ireland, the United Kingdom and elsewhere in Europe.

## **BNL POSitivity**

A merchant services joint venture between First Data and Banca Nazionale del Lavoro in Italy.

## **EMS card**

A joint venture between First Data and International Card Services, a leading Dutch card issuer owned by Fortis. Based in the Netherlands, EMS card provides card processing services for remote and point-of-sale businesses across Europe.

## **First Merchant Solutions**

An acquiring business jointly operated by First Data and WestLB, providing card acceptance services for retail customers in Germany and across Europe.

## **Key Personnel**

- Paul Stanley, SVP, Financial Services, EMEA
- Nigel Bidmead, SVP, Retail and Alliance Services, EMEA

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## Regional History

### 1991

First Data begins card processing operations in the U.K.

### 1999

First Data issues and processes the first ever Internet-only based credit card in the U.K.

### 2001

First Data expands its presence in the European market.

First Data also acquires VisionPLUS, a global processing platform from PaySys International.

### 2003

First Data acquires TeleCash Kommunikations-Service GmbH, Germany's premier network services provider.

### 2004

First Data acquires First Data Hellas in Greece.

### 2005

First Data completes acquisition of FinecoBank's credit card processing unit.

First Data acquires EuroProcessing International, a leading card processor in Central and Eastern Europe.

First Data acquires Austrian Payment Systems Services GmbH, a leading processor of cashless, card-based payment transactions.

First Data forms merchant alliances with International Card Services in the Netherlands.

### 2006

First Data expands its position in the German market and completes acquisition of Gesellschaft für Zahlungssysteme mbH, Germany's leading processor of cashless, card-based payment transactions.

### 2007

First Data acquires Polcard, market leader in merchant acquiring and issuer processing in Poland.

First Data acquires Deecal International, a specialist software solutions provider for commercial payments.

### 2008

First Data continues its international growth by opening an office in Pakistan, forming AIB Merchant Services with Allied Irish Bank and entering the Polish market by making an agreement with Allianz Bank.

First Data and EUFISERV form Trionis, enabling greater access to ATMs, POS terminals and card accounts for consumers in Europe.

### 2009

First Data and WestLB launch First Merchant Solutions to provide card acceptance for retailers in Germany and across Europe.

First Data expands ATM deployment capabilities with the acquisition of CashAxxcess, a leading South African ATM deployer.

First Data and TEB-BNP Paribas announce plans to deploy a new ATM network at retail locations in Turkey.

### 2010

First Data expands client base into Qatar and Egypt.

Arab Financial Services selects First Data's strategic processing solution to support its regional client base.

## Media Contacts

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