



FIRST DATA MERCHANT SERVICES CUSTOMER SUCCESS STORY:

THE AA STAYS ON TOP OF PAYMENT TRENDS WITH FIRST DATA

Client

The Automobile Association (the AA)

Challenge

Enable the AA to process thousands of payments on a daily basis from anywhere it does business while staying on top of payment trends and the company's evolving needs.

Solution

First Data payment processing and ClientLine® reporting

Results

- Secure, speedy transaction processing across the country, including online, storefront and mobile
- Continuous monitoring of payment trends on behalf of the AA
- Preparedness for the Payment Services Directive of 2014
- Streamlined back-office reconciliation and improved customer service

The AA, established in 1905, is one of the UK's best known and most trusted brands. As the largest auto breakdown coverage organisation in the UK, the company offers a wide range of services, including roadside auto assistance, many forms of insurance, driving lessons, auto repair, and much more. The company processes nearly a billion pounds a year thanks to its over 50 million customers.

With that kind of breadth – both geographically and in the types of services and products offered – the AA requires a payments partner that will not only help it secure and track payments on the road, through the website or at a call center, but also keep an eye on the horizon for emerging payment trends. In 2006, the AA chose to partner with First Data.

"We're an adventurous company. We want to take advantage of evolving payment technologies and evolving payment styles," says Lewis Jones, Manager of Operational Banking. "To do so, we needed to have a highly professional and forward-thinking payment partner."





First Data gives us the comfort that we have access to knowledge in all the areas of technology where we are likely to go, and we really do value comfort. It's important to have that peace of mind. It helps you to focus on the other important issues that you face every day.

Lewis Jones, Manager of Operational Banking, The Automobile Association

The Challenge

The AA is continuously pressed to stay on top of payment trends thanks to the sheer breadth and types of services that it provides to its 50 million members, ranging from roadside assistance and travel planning to life insurance and financial products. Naturally, the company requires payment processing everywhere it does business, including the patrol cars that it sends out on the road to the websites and call centres it manages. And, of course, those 50 million customers increasingly want to pay with the latest and most secure chip and PIN technologies, including mobile and other emerging payment capabilities.

Keeping up with these demands, while keeping every transaction secure, and also managing the back office and reporting challenges of thousands of transactions a day was a challenging task for the company. "We needed to have a highly professional and forward-thinking payment partner," says Lewis Jones, Manager of Operational Banking.

The Solution

After an extensive search and selection process, the AA chose to partner with First Data in 2006. "We found that First Data was probably keenest, most helpful, most reactive, most honest and most straightforward company in the way that they presented their aims and objectives. It's obviously important that their price was keen as well," says Jones.

And throughout the partnership, First Data has met the evolving needs of the AA. One such need was for an integrated and centralised reporting tool that would offer fast, customised reporting on transactions from across the business. "Before we moved to FDMS and used ClientLine, we were still relying on faxed copies coming into machines in various parts of the office and banking information systems," says Jones, who adds, "We couldn't even rely on the faxed numbers being consistent, so it was very hit-and-miss."

First Data answered with ClientLine, an internet-based service that enables access to account information online. ClientLine provides simple online access to transactions and account information as well as features such as dashboard and scheduled email reporting.

The Results

Today, the AA depends on First Data to process thousands of payments every day, help to reconcile every payment back to its appropriate account, provide ongoing enhancements to its payment capabilities and technologies, help to prepare it for the Payment Services Directive, and keep its customers' and its own financial data secure.

In addition, ClientLine reporting has not only simplified the reconciliation process for the AA, but allows the organisation to provide better customer service when there is a question about a transaction. The AA no longer needs to rely on IT for complex reports, and receives its scheduled reporting via email.

"I think the most important factor is the ability that First Data had to engage with us and to build a relationship and to build something with us from the start," says Jones. "I don't think this is outside-of-the-ordinary; this is part of the culture of First Data."