



A FIRST DATA CUSTOMER SUCCESS STORY:

EMP EXPANDS PAYMENT POSSIBILITIES IN SOUTHERN AFRICA USING THE FIRST DATA VISIONPLUS® SOLUTION

Client

Emerging Markets Payments Group (EMP)

Challenge

Enable EMP to offer fundamental and emerging payments solutions to the rapidly expanding payments processing market in Southern Africa

Solution

First Data VisionPLUS® Solution

Results

Rapid expansion in the South African market

Emerging Markets Payments (EMP) is a leading electronic payments processing company in the Middle East and Africa (MEA), serving over 130 banks and 30,000 retailers across 45 countries. As CEO of EMP Southern Africa, Mike Crawley is focused on staying ahead of consumer payment trends and offering new ways to help South African retailers expand their payment offerings.

Throughout the 12 years that EMP Southern Africa has licensed the First Data VisionPLUS® solution, the company has experienced immense market share expansion in the region.

"We needed a product that would service all aspects of the consumer finance spectrum and First Data offered the only product that we found suitable," says Crawley. "They also constantly bring out new releases of the software, so our clients can continually launch new products in the ever-changing credit environment."



We've come a long way with First Data. A big reason some of our clients have come onto our platform is specifically because of the First Data VisionPLUS solution.

Mike Crawley, Chief Executive Officer,
EMP Southern Africa

The Challenge

In a deeply credit-reliant economy, South African retailers and financial services companies need payment partners that can help them stay competitive and support expansion through emerging payment technologies, such as mobile payments.

To be a payments leader in the region, EMP Southern Africa knew it needed to provide customisable, reliable and innovative payments solutions to each of its clients. However, such tailored solutions require intense software development resources. EMP sought a partner that could create a flexible payments platform, allow EMP's IT team to develop and customise the solutions for each of its clients, and roll out updates on a regular basis to stay ahead of emerging payment trends.

The Solution

For over 12 years, EMP Southern Africa has licensed the First Data VisionPLUS solution.

"We needed a product that would service all aspects of the consumer finance spectrum and First Data offered the only product that we found suitable," says Mike Crawley, Chief Executive Officer, EMP Southern Africa.

With the VisionPLUS solution, EMP can offer a complete suite of payment options to its clients, including those in emerging sectors, such as financial services organisations that offer vehicle financing, insurance products, and unsecured and secured loans. EMP can also provide complete processing solutions for credit, debit, loyalty, open and closed loop, commercial and pre-paid cards, as well as mobile functionality.

Within all of these capabilities, EMP distinguishes itself by offering its customers the ability to customise payment solutions to meet their unique needs. With the First Data VisionPLUS solution, the EMP IT team can directly develop in the product, giving the company a simple way to tailor its solutions to meet customer needs.

"With many of the other products on the market, you get the software but you have no ability to customise or modify it," explains Crawley. "Being able to customise the software, we aren't stuck. We can be flexible to better meet our clients' needs."

The Results

EMP Southern Africa has positioned itself as the leader in payment solutions in the South African region and, using the VisionPLUS solution, anticipates continued growth as it provides its customers with the latest in payment trends.

"I think that's the key benefit for us with First Data. We are on a platform that is a world-class, robust, scalable platform, so the ability to upgrade to new products and functionality comes automatically," says Crawley. "It's more than a client-vendor relationship. We will be leveraging a lot more of First Data's capabilities with some of the loyalty options, and mobile payments in particular, to enhance our offerings for our clients up into Africa."