

## Europe, Middle East and Africa (EMEA)

### Fact Sheet

First Data International is a major payments processor for banks, finance companies and merchants across Europe, Middle East and Africa. We have processing capabilities around the globe and serve our clients through a local presence and in local language across the region.

### Overview

With 20 years of European payments and processing experience and a deep understanding of each market we serve, First Data International is a leading independent transaction processor in Europe.

We have an unrivalled presence across Europe, with operations in Austria, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Netherlands, Slovakia, Spain and the UK. First Data International employs approximately 5,300 people and serves more than 500 clients in 35 countries across EMEA.

To meet the needs of our clients, we are committed to building our business in Europe, through organic growth and acquisitions. In recent years we have acquired:

- Gesellschaft für Zahlungssysteme mbH, Germany's leading processor of cashless, card-based payment transactions
- Austrian Payment Systems Services, the national processor in Austria
- EuroProcessing International, a leading card processor in Central and Eastern Europe
- The card processing unit of FinecoBank in Italy
- Delta Singular Outsourcing Services, a leading payments processor in Greece
- TeleCash, Germany's premier network services provider

### Services

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

#### Consumer Finance Processing for Financial Institutions

First Data International offers an established, proven and integrated processing solution:

- Debit, credit, prepaid, corporate, fuel and retail cards
- Secured loans (second/third charge, auto finance, asset linked)
- Unsecured loans (personal, retail/POS finance/instalment, revolving)

Our processing platform supports 440 million card and loan accounts around the world and client portfolios ranging from 4,000 to 60 million accounts. Our global solution is customised at regional and local levels to meet client needs, with support provided from our European development centre in Greece.

With multi-currency and multi-language capabilities, our processing platform provides clients with a single customer view across all portfolios. It is a modular solution with rich functionality, parameter driven to provide faster speed to market.

## Acquiring Processing and Switching Services

First Data International processes virtually all types of transactions and card types at the point of sale (POS), and we switch between national and international payment schemes. We are a leading pan-European acquirer processor, handling millions of POS and ATM transactions.

- 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 dynamic currency conversion; multi-currency processing; risk, fraud and cash management; mobile top-ups, ticketing and loyalty programmes

## Merchant Acquiring for Financial Institutions

To assist them in driving profit from their acquiring businesses, First Data International works closely with banking partners in Europe through both joint ventures and revenue sharing agreements. The company currently has such agreements with Halifax Bank of Scotland and Lloyds TSB in the UK, International Card Services in The Netherlands and Banca Nazionale del Lavoro in Italy. Together, these businesses support approximately 200,000 merchants in Europe.

## POS and ATM Management

First Data International is one of the largest 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, including:

- Terminal hardware supply and installation
- A full suite of implementation services
- Merchant account management; monitoring and reporting; technical help desk

We also offer a complete ATM management service:

- Supply and installation of hardware and software
- Implementation services (including device set-up, ATM parameterisation, ATM acquirer account maintenance, infrastructure integration)
- Support services including cash replenishment and forecasting; operator training; device certification; first line operational support

## Value-added Services

Integrated with our core processing solution, First Data offers a range of value-added services, including:

- Business intelligence
- Fraud and risk management
- Customer acquisition
- Campaign management
- Custom formatting
- Web enablement

### Contact Centre, Back Office and Output Services

- Contact centres and customer service
- Collections and fraud case management
- Dispute management, retrievals and charge-backs
- Authorisations
- Applications and remittance processing
- First level operational support
- Hardware and software procurement
- Data centre services

### For media enquiries, please contact:

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