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Success story:

Staying ahead of the market with an advanced processing system

Overview

Founded in 2001, Network International (formerly Emerging Markets Payments Group) was established to deliver world-class payments solutions technologies to banks, retailers, governments and consumer finance institutions to facilitate the rapid expansion of electronic payments in the Middle East and Africa. The company offers a wide variety of services that includes card and virtual card processing services, acquiring services to merchants and banks, and outsourced credit and payments services to retailers and consumer finance companies.

In addition to delivering a range of services and benefits to its clients, Network International's mission is to be at the forefront of the region's electronic payments evolution by partnering with financial institutions, retailers and governments to provide innovative payments solutions through the provision of premium, secure and trusted electronic payments processing services. Network International is committed to expanding and developing the payments market and to driving card penetration and other payment methodologies in emerging markets. The processor now serves more than 200 banks and 70,000 retailers and other merchants across 55 countries in Africa and the Middle East. It supports the full range of international payment systems including Visa, Mastercard, American Express, Diners Club and UnionPay, across stored-value, prepaid, debit and credit products, using the latest processing technologies.

A long-standing partnership

When Network International's existing processing system became a bottleneck in the company's development, its management and shareholders decided that due to the extensive growth of their business it was time to replace the existing platform in order to stay competitive in the market.

Network International reviewed proposals from a number of vendors whilst looking for a solution that would suit their business needs, which included:

- the ability to support multiple financial institutions within one product installation (the previous solution used by Network International required separate product installations for each new financial institution)
- multi-language and -currency support, advanced and high-performance card management functionality (credit cards, debit cards, prepaid cards, instant issue cards, etc.)
- full EMV and PCI DSS compliance
- a capable R&D and implementation team, with enough resources and expertise to deliver on schedule and within budget

Implementation:

The Compass Plus Technologies team performed various tasks, including some serious modifications of its existing products, in order to accommodate all requirements of Network International:

- development of new revolving credit card module for both private and business customers
- implementation of instalments scheme and debt collection module
- design and implementation of rewards program (issuing loyalty)

Results:

- streamlined migration process in order to keep up with business growth
- impressive cost savings
- improved customer satisfaction
- reduced time-to-market for many of its established products and services
- new services added to its portfolio
- certification and the development of e-commerce processing services and a loyalty scheme

- a partnership instead of customer-vendor relationship and a cost effective pricing approach.

Compass Plus Technologies was the best match to these criteria and Network International purchased the full processing product suite from Compass Plus Technologies: switch, card management system, card personalisation system and fraud management system. As part of the project implementation, Compass Plus' team performed various tasks, including some extensive modifications to its existing products in order to accommodate all of Network International's requirements. These included the development of a new revolving credit card module for both private and business customers, the implementation of an instalments scheme and the design and implementation of a rewards and loyalty program.

After the Compass Plus solutions were implemented and the processing centre was certified with Visa, a joint project team from Network International and Compass Plus Technologies started the migration of Network International's customer-banks to the new platform.

The Compass Plus Technologies team, which was heavily involved in the migration of data from the existing system to the new processing centre, developed and implemented a strategy that enabled a smooth migration experience, regardless of the challenges that arose. In addition to implementation services, training programs were carried out both onsite and at the Compass Plus training centre and a knowledge transfer initiative was set up, which involved consultants spending several months at Network International's premises during the project implementation phase.

During the migration, Network International continued to significantly develop its business: when the project commenced in early 2005, Network International served 16 financial institutions, the number has now increased to more than 200.

Strengthening the relationship

Network International's rapid business growth during the project implementation meant that the processor had to work simultaneously on two systems. The support from Compass Plus Technologies enabled Network International's team to not only master the migration process, but streamline it to keep up with the company's continuous expansion. Since the migration, the processor has benefitted from cost savings as well as increased customer satisfaction by adding to its portfolio and reducing time-to-market for products and services.

"Since 2006, Compass Plus Technologies has been our trusted partner across all markets in which we operate. As the leading payment processing company in the Middle East and Africa, we are keen to develop long-term strategic partnerships with leaders in other sectors of the industry; as such relationships are mutually beneficial and enhance the industry as a whole."

Paul Edwards,
Former Executive Chairman,
Network International

Further collaboration

Since the initial project, the relationship between Compass Plus Technologies and Network International has continued to grow and a number of additional projects have been implemented successfully. In 2008, Network International became the first Egyptian payments processor to receive Level One PCI DSS certification. The following year, Network International became the regional processor for Diners Club International for a number of African countries after successfully completing certification in the international payment system. It also became certified in UnionPay in the same year.

In 2012, the processor was certified in AmEx and implemented Compass Plus' e-commerce solution. It also took the decision to offer remote banking services to its customers and implemented Compass Plus' internet banking and mobile banking solutions.

In addition, due to regulatory requirements to acquire transactions locally in various countries, Network International has installed a series of front end processors capable of driving ATMs and POS terminals for their customers in Algeria and Nigeria.

In 2019, Compass Plus Technologies marked a milestone in its long-term relationship with Network International, with the successful migration of Network's 12 Egyptian issuer processor clients (banks) to Compass Plus software from legacy infrastructures. At the time of the project, Hany Fekry, Managing Director of Network International's operations in Egypt, said: *"As a scale player in the evolving payments industry across the MEA region, we were looking to team up with a proven, reliable software company that could support our needs in a majority of markets. Compass Plus Technologies has proven itself a flexible, reliable partner in our migration journey, and we look forward to a continued relationship as we support our clients across the region."*

Network International and Compass Plus Technologies continue to work together on a number of projects across Africa and the Middle East, providing innovative products and services to financial institutions in 55 countries.

Compass Plus Technologies

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