



**BULK PAYMENTS** PAYMENT SWITCHING  
 DEBIT ORDERS SALARY PROCESSING **SERVICE FEES**  
 PROCESSING HUB **REAL TIME** ONLINE  
 CLEARING SETTLEMENT

## Case Study for Secure Banking

**The Client: Major Zambian Bank**

**Technology Partner: Xpertek Group**

**Product: SFI eVolve**

### Bank

The bank is a large financial services provider in Zambia with a total asset value of approximately US\$900 million (ZMK:4.72 trillion) and shareholders' equity of approximately US\$111.2 million (ZMK:582.7 billion).

The main branch is located at the bank's headquarters in Lusaka, Zambia's capital and largest city. The bank has fifty seven fully functional branches spread across the entire country. In addition, the bank has partnered with the Zambian Post-Office, known as Zampost, to allow their customers to deposit and withdraw funds from their accounts at over 100 outlets distributed all over Zambia, in both rural and urban locations. The approximate number of fully fledged bank branches, including agency branches, is 62.

### XPERTEK GROUP

Johannesburg-based, Xpertek is a leading provider of solutions for the financial services industry and has a global footprint across 21 countries. SFI eVolve is deployed by major banks in Africa, most notably by Barclays and Standard Bank, as well as in the Indian Ocean Islands and the Caribbean Islands. SFI eVolve currently processes 44 million transactions annually with a total value of R267 billion.

**Website:** [www.xperteksfi.co.za](http://www.xperteksfi.co.za)

### Project Objectives

- To automate the bank's manual settlement transactions for VISA transactions;
- To ensure the settlement transactions are processed quickly and reliably; and
- Generate files automatically so that the bank account verification can take place thereby stabilizing the entire banking system.

### Key Challenges

- The bank used manual systems, which created additional workload and was subject to human error; and
- Revenue was lost because transactions were not being processed.

### Why Xpertek?

Being a trusted solutions partner of the bank for some years, Xpertek was the preferred choice.

### The Solution

Xpertek found a simple and effective solution. The SFI eVolve payments hub was deployed into the bank's visa settlement process. SFI eVolve receives the VISA card transaction files, runs validations on the account details, cleans the files and integrates with the banking system. No errors, no time delays, online, automated and cost effective!

### The Benefits

- Automated transaction processing
- Reduced errors
- Reduced processing times and
- Reporting on processed transactions.

***Speak to our consultants today about the needs of your payment and processing requirements.***

**Tel: + 27 11 519 3000**

[www.xpertek.co.za](http://www.xpertek.co.za)