

# James Fleming – Quick Payments

## The most important retention tool available

By James Fleming,  
Commercial Director,  
EML (formerly  
Emerchants, Europe)



*James Fleming, Commercial Director at emergchants Europe, talks about how his firm's payment service has transformed the way customers get funds from bookmakers.*

**Emerchants is providing gaming operators with the ability to give their customers instant access to funds via a prepaid card. Can you give a bit of flavour how it works?**

Our original goal was to dramatically improve the overall customer experience but almost unwittingly we've created perhaps the most important retention tool available in the industry today.

Emerchants are specialists in the instant disbursement of funds using our proprietary payments technology platform. We've been able to use this technology to specifically build a program in conjunction with our gaming partners which is absolutely perfect for the gambling industry and meets the demands of today's gambler while helping to drive a higher level of engagement with the customer.

Through our partnership with Mastercard we're able to issue our partners with fully-branded and reloadable cards which completely remove the traditional 3-5 day lag for your player to receive their funds and instead make those funds available as soon as the operator has settled the market.

It's been really exciting for us to watch the ways in which our partners are harnessing the power of our card program to build loyalty, create retention campaigns and to create long term value for the business.

**Why should operators adopt this? Is it not in the operator's interest to keep hold of the money?**

The great thing about our product is that we are actually keeping funds within the bookmaker's loop – in normal circumstances when a player withdraws funds into their bank then the operator has lost all control or sight of those funds.

Our card programs allows the customer to instantly access winnings but it also works both ways and the customer can instantaneously return those funds to the gaming account.

Data tells us that around 43% of all money moved onto the card is actually returning to the gaming account within just 1.5 days so we're not just creating a more effective withdraw method but we've also created a clear gateway for those funds to return to the operator and this gives our partners more clarity on post win customer behaviour and more opportunity to actively market to these customers in a highly targeted and smarter way.

Naturally we believe that all operators should be offering this level of service to their

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**-James Fleming**

customers as it greatly improves the overall player experience – after all if the customer is having more fun, then they are much more likely to continue betting with you.

We are providing the customer with instant access to their funds, without actually losing them from our system – this means that the customer (if marketed to effectively) can easily flick their funds back to their account instantly via their app or the web site and re bet, without merchant services fees. This improved service to the customer is encouraging loyalty instead of the customer chasing odds with competitors.

### **The service is very much up and running in Australia, where you provide a number of bookmakers with the facility. How has the betting population taken to the product?**

Emerchants are the pioneers of this product and actually launched with their first client in Australia (Ladbrokes) just over a year ago. We're now working with just about all of the major operators in Australia (Ladbrokes, Sportsbet, Bet365, Crown Bet and William Hill have also just signed) and we've seen the instant access card become the norm as opposed to a luxury product. In total our product now accounts for about 35% of withdraw activity and we're confident that this figure will continue to rise. We know the European operators are now seeing the value in products like ours and we're confident that by this time next year almost all of the major players will be extending this level of service to their customer.

### **Has this trend of bookmakers looking into ways of providing their customers with funds more quickly been a good example of how the market can respond to its customers?**

I think it's a perfect example. If you liken it to the 'cash out' options that we've seen gain in popularity over the past couple of years then we have an example of product innovation which has not only improved the customer experience but has also positively impacted the winning margin for the Operator, a win 'win' scenario.

A strong card program will have a similar impact where the customer will certainly benefit from the ability to instant access funds whilst the reciprocal benefits for the operator come in the form of greater brand loyalty, improved customer engagement and ultimately an increase in player activity

### **Are the general public au fait enough with pre-paid cards now for this to be a simple marketing tool?**

We've seen prepaid card grow in popularity over the years as more and more people become security conscious with their online activity. The gambling industry is actually one of the safest places to spend online however many still use prepaid cards to manage their gambling funds or to keep activity away from their bank account.

In some countries, like Italy for example, prepaid cards are very much part of the culture with some operators seeing as much as 50% of deposits via this method. That aside, card programs like ours present the operator with a really exciting range of marketing opportunities. The TV campaigns that our partners have rolled out in Australia have been hugely successful and we're already seeing a few TV campaigns hit our screen here in Europe – we'll be seeing much more of this over the coming 12 months.

### **What size of operator should be looking at offering this sort of facility to its customer base?**

Well we know first-hand that the major players in the space either have card programs in place or are at advanced stages of rolling one out. I'd suggest that even the smaller firms will have to consider the options that are open to them if they're looking to compete in the market.

If the customer has two options – place a bet with a large entity and access my winnings immediately or bet with a smaller company and wait 3-5 days then I think there's only going to be one winner given that scenario.

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