

Payment without borders:  
PXP Financial enables Abercrombie &  
Fitch's rapid international expansion

**Abercrombie  
& Fitch**



**HOLLISTER**  
CALIFORNIA

Case Study

# Abercrombie & Fitch

Abercrombie & Fitch Co. is a leading global speciality retailer of high-quality, casual apparel for men, women and kids with an active, youthful lifestyle under its Abercrombie & Fitch, abercrombie kids and Hollister Co. brands. They planned to open a new store in a number of major cities around the world and needed a payment partner that could deliver and manage a single payment system that could be customised for each market environment, without having to work with a multitude of different providers.

## Challenge

Abercrombie & Fitch planned to open a limited number of stores in quick succession across Europe, Canada, and Japan, but they faced a major hurdle with this expansion: these countries are far from uniform in their approach to payments. Building payments systems for each market with a plethora of local providers would be slow, inefficient and expensive. A&F wanted a single solution from just one partner to help it deal with the complex payment environments and often subtle differences across Europe and in Canada and Japan. This partner needed to have a collaborative approach that would allow A&F to manage everything remotely from its headquarters in Ohio. A&F's streamlined expansion plan meant that it would not be setting up dedicated offices to manage these new stores. It therefore required all accounting, monitoring and IT management to be centralised.

The experience for the customer can often seem the same, but across global territories there are differences in payment technology that can make a single solution complex to set up and manage. For example, the UK uses "offline PIN" to verify the customer – the PIN is stored securely on the card to be checked against the customer's input on the terminal. With "online PIN", used in Italy and elsewhere, the PIN is stored with the card issuer and checked via

a connection to a remote server. The experience for the customer is the same, but the technology supporting it is very different.

Finally, infrastructure requirements differed across store locations. A&F planned to open several stores in shopping centres, so the payment system must be able to integrate with a variety of existing communications networks. A&F needed a partner that could ensure that – despite varying certifications, regulations, payment methods and other requirements – a consistent and simple payment experience was maintained across all stores. A&F's wanted the system to be as easy as possible for the customer to understand and use. It also needed to have as little downtime as possible so A&F could minimise lost sales and customer disruption.

## Solution

In 2009 A&F chose PXP Financial's ANYpay hosted platform because it was the best to address their challenges.

ANYpay is purpose built for international retailers, and meant A&F could rely on a single partner to deliver all of the services needed in each region. The platform drives the in store transaction experience, securely processes authorisations and settlement as well as providing centralised financial management. It allows easy access to a variety

### Customer Profile:

Abercrombie & Fitch and  
PXP Financial

### Business Focus:

High street retail

### Location:

Europe, Canada & Japan

### PXP Financial Solution:

ANYpay

of payment devices, value added services and geographies, delivering the optimal payment infrastructure for A&F with the ability to adapt as and when necessary.

Working in collaboration, A&F and PXP Financial were able to map out the different payment requirements for each store, to create a simple, consistent payment solution no matter how the in-country requirements differed. Processes were developed to go hand in hand with A&F's existing systems and processes to avoid disruption. PXP Financial managed the relationships with in-country partners – including acquirers and terminal providers – to ensure local requirements, regulations and other nuances were taken care of. The result was a single payments system that A&F could manage centrally, optimised for each territory.

## PXP Financial

The End-to-end payment platform

Whatever your business needs today or tomorrow, PXP Financial's innovative payment platform will support your business growth with all of the payment services you will ever need from one source, wherever your business takes you.

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