

Ingenico Mobile Solutions Helps Southwestern Advantage Enhance Customer Experience, Reduce Costs



Ingenico Mobile Solutions enables sales representatives to accept payments at point of sale; helps reduce processing fees by \$50K annually while improving security for customers.

challenges



Founded in 1868, Southwestern Advantage is the nation's oldest direct selling company. Its early learning, homework help, and college prep resources are marketed by nearly 2500 college students each summer.

Director of Marketing Tim Thomas explains, "We are selling in-home, and we wanted to increase customer confidence in general and with respect to the security of their personal information," he says.

Customers have several payment options; most choose to fill out a paper form with their credit card information, and representatives process payments later through the company's sales portal. The problem: card-not-present processing rates and transaction declines. "We process approximately \$40 million in sales each summer, about \$16 million via credit card," says Thomas. "At that volume, card-present rates would lead to savings of nearly \$50,000 a year."

Implementing a mobile point of sale (mPOS) solution was an ideal way to increase data security and reduce costs.

at a glance

Objectives:

- Increase customer comfort with in-home selling model, ensure the security of customer data
- Reduce processing fees costs
- Streamline the ordering process
- Help accelerate recruitment of college-age sales representatives with cutting-edge technology

Results:

- Reduced annual processing fees by 10%
- Increased sales consultant and customer satisfaction
- Reduced credit card processing costs
- Leveraged minimum up-front investment for cost-effective implementation
- Ensured PCI compliance through enhanced security of customer data

solution

The company sought a partner that would allow it to keep its current credit card processor, Fifth Third Bank; minimize up-front costs; maximize its brand with a white-labeled offering; ensure end-to-end encryption since representatives use personal mobile devices; and facilitate integration with existing systems. Ingenico Mobile Solutions was the only vendor to meet all criteria.

“Ingenico Mobile Solutions displayed a flexibility that other vendors did not,” Thomas says. “They offered pricing that made it easy for us to get started and accommodated our seasonal model without imposing activation fees. Finally, we could use a single, existing merchant account, which was important to us.”

Southwestern Advantage piloted Ingenico Mobile Solutions’ ROAM platform during the summer of 2013. “We designed the pilot to confirm that the ROAM platform would operate with our systems,” Thomas says, “and the technology performed flawlessly.” In 2014, Southwestern Advantage will make the technology available to all of its dealers.

results

Provides predictable cost structure

Ingenico Mobile Solutions’ cost structure can easily accommodate seasonal sellers because it does not charge activation fees for readers. “This was big,” says Thomas. “With them, if we sell more, we save more. Any incremental sales due to added customer convenience are icing on the cake.”

Ensures PCI compliance, protects customer data

Ingenico Mobile Solutions delivers strong end-to-end encryption and help ensure PCI compliance. “Not all vendors offer readers that encrypt the magnetic stripe information prior to transmitting it to the mobile device, and that was a must-have,” says Thomas.

Integrates seamlessly with existing infrastructure & processor relationships

Unlike the competition, Ingenico Mobile Solutions enabled Southwestern Advantage to use its existing credit card processor, and the ROAM platform’s APIs easily integrated with financial and ERP platforms.

Selling point for sales representative recruitment

mPOS technology provides an incentive to tech-savvy sellers, helping with seller recruitment and retention. “Recruiting talented college students is a huge focus,” says Thomas. “We want them to know that Southwestern Advantage is ahead of the curve in terms of technology. We’re emphasizing our mobile POS offering in our recruiting material for 2014 and think it will be a big selling point.”

“Once we got into our evaluation and looked at Ingenico Mobile Solutions, there was no serious competition,” Thomas reports. “We could not find another vendor that could offer the same breadth of technology, quality and flexible business model. We’re really excited to launch this to our entire base of representatives next season.”

About Ingenico Mobile Solutions

Ingenico Mobile Solutions is the global reference in mobile payment acceptance, providing secure, enterprise-level mobile Point of Sale solutions to more than 100,000 merchants worldwide. Our end-to-end mobile commerce platform enables merchants of all sizes to boost sales by deploying out-of-store payment solutions in addition to existing in-store solutions. Ingenico Mobile Solutions is part of the Ingenico Group, the global leader in seamless payment. Learn more at www.ingenico.us or <http://twitter.com/ingenicoNA>.



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