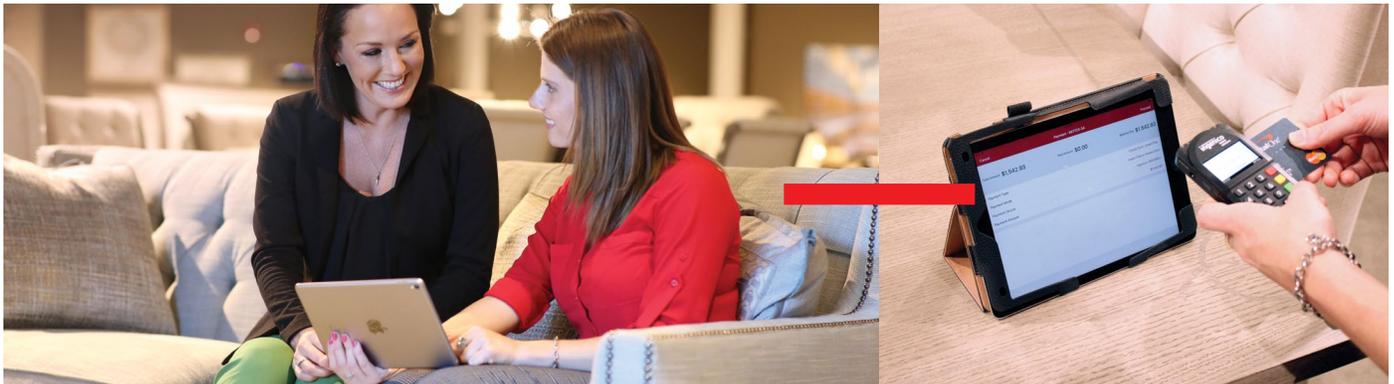


Customer story / **City Furniture**

RETAIL

**City Furniture Builds New mPOS Strategy to Enhance In-Store Experiences & Security**



*Furniture Retailer Collaborates with Ingenico Group and IBM to Deliver a Unique Business Solution*

**challenges**



City Furniture provides high-quality retail furniture, accessories, interior design packages and commercial design at a great value. The company also provides friendly, efficient service to customers in a fun and exciting environment. After opening its first store in 1994 in Miami, Florida, City Furniture has expanded its reach to a total of 27 stores. These include 15 stores under the “City Furniture” brand and 12 retail showrooms under the banner of “Ashley Furniture Homestore.”

In early 2015, with the EMV migration deadline a few months away, City Furniture wasn’t prepared to accept chip cards. Around the same time, the company was also looking to implement a new digital strategy, entailing an overhaul of its current payment infrastructure. The objective was to establish a more engaging shopping experience for its customers while creating operational efficiencies and maintaining strong payment security—all via a mobile point of sale (mPOS) solution. Thus, City Furniture began its hunt for the ideal blend of hardware and software solutions that would help achieve this goal.

“We wanted the sales associate and the customer to be able to transact anywhere within the showroom and accept all forms of electronic payment,” says Steve Wilder, CFO/CIO at City Furniture. “The need for mobility within the showroom – for the customer to be able to pay for the ‘dining room table’ while seated at the table – was important to us and our objectives.”

**at a glance**

**Objectives:**

- Upgrade payment technology to accept EMV and mobile wallets
- Use mPOS for a unique customer experience
- Enhance payment security

**Results:**

- Improved in-store experience for customers
- Created additional upselling opportunities for sales associates
- Improved staff efficiency
- Strengthened payment security measures

## solution

During its search for a payment solution, City Furniture got in touch with one of its long-time software partners: IBM. The retailer had been an IBM customer since the 1980s, and given IBM's high reputation in the field, City Furniture wanted to learn more about the company's solution. IBM's mPOS application, when customized, was exactly what the retailer needed. IBM worked with Ingenico Group's mPOS EMV SDK (software development kit) to create a payment solution that seamlessly integrated with City Furniture's point of sale business application and Ingenico Group's mobile card reader. The end result was a robust solution that met City Furniture's exact needs.



This complete solution consists of a customized mPOS application from IBM that runs on City Furniture's iPad Pros, allowing sales associates to carry the device around in the store as they assist customers. The tablet is tethered to Ingenico Group's RP750x mobile card reader via Bluetooth for a seamless customer experience. The mobile card reader is designed to accept all forms of electronic payment, including magstripe, EMV and NFC/contactless, such as Apple Pay. It also has a PIN pad, which makes it easy for any Pin-related transactions, such as PIN debit. IBM's customized mPOS application allowed sales associates to assist customers in browsing products, as well as accepting payments at the point of service in the store.

City Furniture leverages Ingenico Group's EMV gateway and IBM's end-to-end encryption to further strengthen payment security. The gateway, when combined with the mPOS EMV SDK, allowed the retailer to take a semi-integrated approach to payments. This way, sensitive payment data never touches the business application. It also helps reduce PCI scope for the entire solution. IBM's encryption solution allowed City Furniture to protect the transaction in transit.

"Both teams from IBM and Ingenico were a pleasure to work with," Wilder says. "They addressed the complexity of the solution with ease and assisted in getting the final solution to a stable place."

## results

### Engaging customer experience and new upselling opportunities

mPOS solutions provide in-store sales associates an opportunity to better engage with their customers. The mPOS app also gives the retailer an easier opportunity to sell other products that complement a customer's current purchases, thereby increasing average ticket value.

### Improved efficiency

Accepting payment anywhere in the store provided sales associates with the flexibility to carry out more sales on any given day. The flexible and prompt acceptance of payments has also helped associates to cut transaction time significantly.

### Acceptance of all payment types

With this new upgrade, City Furniture is now able to accept all electronic payment types, including magstripe, EMV and NFC/contactless. The RP750 mobile card reader also allows the retailer to accept 20+ variations in payments, including City Furniture's own private-label finance card, gift cards and even store credit.

### Enhanced brand image

The unique in-store experience, combined with City Furniture's "green" initiatives, also gave a boost to brand reputation in the minds of consumers.

### Strengthens payment security

Ingenico Group's EMV gateway, along with the RP750x mobile card reader, allowed City Furniture to reduce the PCI scope of the entire solution. IBM's end-to-end encryption solution also added another layer of security to each transaction.

*"IBM and Ingenico Group are best in class in many areas but specifically enterprise software development and payment solutions respectively: understanding business requirements and having the resources and capacity to support all scenarios to ensure a successful journey,"*

*- Steve Wilder  
CFO/CIO,  
City Furniture*

### About Ingenico Group

Ingenico Group is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial institutions and retailers, from small merchants to several of the world's best-known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise. Learn more at [www.ingenico.us](http://www.ingenico.us) or [@IngenicoNA](https://twitter.com/IngenicoNA)



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