

## Ingenico Mobile Solutions Helps International Direct Selling Jeweler Increase its Bottom Line



*Providing critical payment components for the company's advanced mobile e-commerce app, Ingenico Mobile Solutions helps slash processing fees by \$2M annually and boosts the average sale by as much as 20 percent.*

### challenges

Relying on 15,000 independent sales consultants, this leading direct selling jeweler sought a way to streamline ordering, reduce transaction costs, and increase security.

Historically, when sales consultants accepted a customer's credit card payment, account numbers were written on a paper form and entered into the company's e-commerce system later. In addition to being inefficient, this approach increased per-transaction costs due to card-not-present rates. A longer checkout process and concerns about security also threatened customer satisfaction.

The company began to explore mobile POS (mPOS) solutions.

### solution

After evaluating the usual suspects, the company ultimately selected Ingenico Mobile Solutions to benefit from an mPOS solution that was fully customizable, blended seamlessly with existing processes, and enabled it to keep its current credit card processor. The company would also be able to accept payments internationally, assure full regulatory compliance and security, and white label its readers and software.

### at a glance

#### Objectives:

- Streamline the ordering process
- Reduce transaction costs
- Increase security of customer data
- Leverage a single platform for all countries in which it does business

#### Results:

- Reduced costs associated with processing fees, chargebacks and card declines, saving as much as \$2M annually
- Payback period of just 6-9 months
- Ensuring regulatory compliance with enhanced security of customer data
- Increased independent sales consultant and customer satisfaction
- Boosted the average purchase by 20 percent
- A single platform that operates globally

Today, Ingenico Mobile Solutions' ROAM platform –secure mobile card reader, APIs, payment engine, encryption/decryption services and gateway processing–is fully integrated into the jeweler's mobile application. Consultants plug the card reader into an iPad and run the jeweler's mobile commerce app, which incorporates Ingenico Mobile Solutions payment software. The solution:

- shortens customers' checkout times with pre-populated forms and emailed receipts;
- provides current inventory status and suggests substitutes for out-of-stock items;
- securely processes payments, eliminating the need for paper forms; and

Thanks to savings on processing fees (approximately 30 basis points), a reduction in declined cards, and fewer chargebacks, the jeweler will recoup its investment in just months. The company anticipates that approximately 40 percent of its business, \$100M annually, will be processed via Ingenico Mobile Solutions' ROAMgateway, and reports that the solution will save it more than \$2M in fees annually.

The jeweler also notes that orders have increased by 20 percent, partially due to the convenience of paying with a credit or debit card on the spot.

## results

### Ensures regulatory compliance, protects customer data

Ingenico Mobile Solutions offers an mPOS platform that is fully compliant with PCI guidelines and other regulations, ensuring end-to-end encryption and secure payment processing.

### Integrates seamlessly with existing infrastructure

Thanks to the ROAM platform's APIs, the mPOS solution easily integrated with the customer's mobile application, and enables the use of the existing credit card processor, which was not an option with competing solutions.

### Enables international payments

The jeweler has operations around the globe, making the ability to accept international payments imperative. Ingenico Mobile Solutions leverages Ingenico Group's global presence to deploy mPOS solutions worldwide; as the platform can be adapted for the requirements of each country.

### Increase sales consultant satisfaction

The direct selling industry is highly competitive, making recruiting and retaining consultants a priority. Since implementation, consultants have expressed much high levels of satisfaction.



*"Thanks to savings on processing fees, a reduction in declined cards, and fewer chargebacks, we expect to recoup our investment in Ingenico Mobile Solutions in just months."*

## 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](http://www.ingenico.us) or <http://twitter.com/ingenicoNA>.



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