



SCS

SCS deals with a winning hand with PTX card payments

Automating secure card payments

SCS is committed to delivering excellent service, value and quality to customers. It has progressively rolled out the PTX platform for secure supplier payments, payroll and customer refunds. But changing consumer attitudes to online payments meant the time was right to look at how SCS was getting paid.

Where customers pay a deposit for an order, they must settle the balance at least 72 hours before delivery. To do this, SCS would ring every customer with an outstanding balance. Peak volumes reached 200 people that needed contacting every day. The process of phoning customers, taking and keying in payment details took the equivalent time of two full-time employees.

Transforming card payments in less than a month

Many customers are concerned about the risk of fraud when providing their card details, particularly when they receive a phone call. Using PTX for customer refunds transformed how SCS made outbound payments, and the business was keen to leverage the same PTX platform for customer card payments.

PTX Cards is a secure card payment solution that allows customers to take one off and recurring payments via card online, by API or Hosted Payment Page or by phone, using our Virtual Terminal. With built in security features and a choice of payment links, buttons and QR codes, customers can make smart, safe and secure card payments in seconds.

Sarah Burke, a Project and Development Coordinator at SCS, explains, "What set PTX apart during our competitive evaluation was that after Bottomline helped set up the Hosted Payment Page, we could be self-sufficient. We can manage the branding and content without going back to the supplier, giving us greater control and lowering the ongoing cost of ownership. We set Bottomline a challenge to deliver the project in just four weeks, and they did not let us down, with a quick and seamless implementation of PTX Cards." every customer with an outstanding balance. Peak volumes reached 200 people that needed contacting every day. The process of phoning customers, taking and keying in payment details took the equivalent time of two full-time employees.

Making it easier for customers to pay

When a supplier informs SCS of an order's booked delivery date into the distribution centre or a customer is allocated a delivery timeslot, an email is sent to the customer requesting the balance payment.

Each evening, MS Dynamics generates a list of orders which require payment and adds a unique link to the web portal. The data is checked for outstanding

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CUSTOMER OVERVIEW

Founded in 1894, [SCS](#) has evolved from a general home furnishing store to one of the UK's leading sofa and carpet specialists. It has successfully grown by offering quality products, and putting customers first. With 99 stores across the country, SCS employs over 1,500 people in the UK and is listed on the London Stock Exchange.

BENEFITS



Increased security of card payments



Improved customer experience with more ways to pay



Reduced time required to process collections



Reduced risk of fraud for SCS and its customers



28% reduction in outbound calls in the first month, allowing redeployment of resources

A soft launch saw no advertising for the new payment option. However, Sarah explains, "[We were thrilled with the results. In the first month, we sent over 6,000 emails, 80% were opened and 40% of customers clicked the link and made a payment. We saved calling 2,400 customers in this way!](#)"

finance, and the following morning, SCS push an email to each customer. Giving confidence that the email is genuinely from SCS, it is fully branded and contains the customer address, order number and account details.

When the customer clicks the link, they are directed to the secure payment portal which is available 24 x 7. Customers can pay at their convenience using all popular debit, credit, and Amex cards. PTX validates the card details before completing the payment.

The customer must settle all outstanding balances three days before delivery. Sarah says, "More and more customers prefer to enter card details online as it is deemed more secure than reading out their details to a customer experience advisor. PTX makes it easier for customers to pay, which reduces the risk that a delivery might need rescheduling."

Confidence in the security of online transactions

Demonstrating the highest level of payment protection is paramount for SCS. PTX Cards enables 3DS Version 2 payer authentication, an additional layer of security to prevent fraudulent transactions for online card payments.

Sarah comments, "PTX uses two-factor authentication for card payments where the cardholder needs to provide proof of identity using biometric and token-based authentication. This reduces payment fraud and gives customers greater confidence in the security of the online transaction."

Customers can also pay for out of warranty repairs, and SCS has revamped how this works. "A new Virtual Terminal from Bottomline has slashed the effort required to take the customer payment over the phone. A customer experience advisor only needs to fill in six fields in the new transaction form. This is around 20% quicker, which is better for the customer too," states Sarah.

A 25% reduction in time to collect card payments

Sarah adds, "PTX Cards is robust and really easy to use, which is why customer adoption has been high. After the first month there was a 28% reduction in the number of outbound collection calls. This exceeded our expectations, and we seamlessly increased our transaction volumes to over 50% of what we originally expected.

PTX Cards is a fantastic card payments solution. It has saved us 25% of the time needed to collect payments—

this is the equivalent of one full-time person. We can redeploy our resources to more effectively manage inbound calls from customers who still prefer to speak to us or are not responsive to email.

We have leveraged our existing payment platform in an innovative way to offer a better customer experience. There is a single supplier relationship to manage, one account manager to work with, and one support team to call. The PTX platform is highly reliable, and on the rare occasion we speak to support, we always receive a prompt and efficient service.

The introduction of PTX for card payments has seen a shift in customer behaviour, and a lot of payments are now made when our offices are closed. PTX enables us to supplement in-store payment with the option to pay over the phone or via a secure link. I would recommend PTX Cards to anyone looking to improve the customer journey by streamlining payments and enabling greater customer self-service."

"We see Bottomline as a partner, not a vendor. Our account manager works with us to optimise our payment processes. For example, we have been able to tap into insight from Bottomline's card monitoring team. This gave us insight into how we could amend the preferences in PTX to reduce the card failure rate."

Introducing pay direct

SCS plans to give the customer further choice by introducing immediate online payments. This option will use the Pay Direct feature that already exists within the PTX platform. Due to go live in a few weeks, a Pay Direct option will be included in all customer emails for settling outstanding balances.

Sarah concludes, "[Leveraging the power of Open Banking, Pay Direct will allow us to offer customers the ability to make a secure bank transfer. All the customer needs to do is click the Pay Direct link in the email. They will then be able to fulfil the payment directly from within their own bank account, eliminating any unnecessary rekeying of data.](#)

[It will be fast, easy, and secure for the customer, and we will get paid faster, with no chargeback risk or transaction fees. Pay Direct mitigates the risk of fraud, reducing the time needed to investigate and fix failed payments."](#)



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