



Customer Case Study

Home Décor Wholesale Company Saves \$40k Annually With Level 3 Processing

Industry

Wholesale

ERP

Sage 300

Challenge

Manually processing 250+ credit card orders was time consuming and error-prone

Solution

- Automated authorization process using Realisable IMan's REPAY integration and Sage Alerts & Workflow
- Integrated Level 3 rates for B2B transactions

Results

- Saved ~\$40K in transactions fees annually with Level 3
- Reduced processing time, admin costs, increased customer satisfaction and improved cash flow

K&K Interiors Saves Time and Money with Integrated Payments

K&K Interiors is a wholesale company with a retail division as well that sells home décor, jewelry and women's fashion items to retail stores around the world. They have been in the industry for 23+ years and are a thriving home decor distribution company with global relationships and an increasing number of customers.

••• The Challenge

The previous credit card transaction process for K&K Interiors was very reliant on manual entry. As the company grew, they knew they needed to find a better process.

Every credit card was manually processed via a card terminal and the terminal was not integrated to their accounting solution. K&K Interiors was manually processing approximately 250 cards a day, which could sometimes take up to 2 minutes each (which equated to 8 hours daily). This didn't account for the extra time they had to spend if an order was declined, adding manual tracking and follow-up time internally. Additionally, due to the manual entry of card data via the terminal, K&K was concerned with security and PCI Compliance. K&K Interiors also lacked visibility into fees, reporting and analytics from their current processor.

Terry Wilhelm, Director of Operations at K&K Interiors stated, "The biggest challenge we were facing with a non-integrated payment solution was the time and labor dollars we were spending as we were growing fast and our process couldn't keep up."

It was clear this process was not scalable and causing a lot of strain on the customer service department. A new process and solution was needed.



“Working with REPAY is a fast and simple procedure that saves on expenses such as labor costs, supplies, telephone conversations and more.”

The Solution

K&K Interiors turned to their trusted advisor and Sage partner for suggestions on the best payment processing solution to integrate with Sage 300.

With K&K Interiors, it can often be weeks or months between the time an order is taken and when it actually ships, so their partner automated the process of attempting authorization on the credit card stored in the vault (which was taken at time of order).

They used a combination of Realisable Iman's REPAY Integration and Sage Alerts & Workflow to accomplish the automated authorization(s), multiple re-attempts and emailing of decline notifications to the customer. By sending out emails for declines, it reduced the need for phone calls. In fact, the new process almost eliminated the need for human intervention at all, except in the scenario of multiple attempts with a card-declined response.

The Result

K&K Interiors can now press one key and process a credit card automatically without additional human intervention. This saves them on labor expenses, supplies and telephone conversations going from minutes per transaction to seconds between each transaction. K&K interiors was able to save almost \$40,000 annually in transaction fees using REPAY with Sage 300 due to the addition of Level 3 processing for B2B Visa and Mastercard transactions. This is because Level 3 data is automatically passed from Sage 300 when using the REPAY integrated payment solution.

Secure data protection within the REPAY vault allows customers to store their information for future purchases without K&K Interiors storing sensitive data on local servers. K&K Interiors feels confident that they are keeping their customers data secure because REPAY guided them every step of the way to ensure PCI Compliance with their 100% PCI DSS Compliant solution.

Terry Wilhelm stated, “REPAY offers a fast and simple solution that saves on expenses such as labor costs, supplies, telephone conversations, etc.” REPAY also provides K&K Interiors 24/7 live support, realtime transaction reporting in the REPAY Portal, and transparent merchant statements, so they know they are getting the best rates possible.