

# Customer Case Study

Home Décor wholesale company saves \$40k annually with Level 3 Processing

## 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 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.”*

### 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 processing approximately 250 cards a day manually, which could sometimes take up to 2 minutes to process (which equated to 8 hours daily). This didn’t account for the extra time they had to spend if an order was declined, which added an additional level of 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.

### Customer:



### Industry

Wholesale

### ERP

Sage 300

### Challenge

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

### Solutions

- Automated authorization process using Realisable IMan’s APS Payments 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

*“Working with APS Payments is a fast and simple procedure that saves on expenses such as labor costs, supplies, telephone conversations, etc.”*

## **The Solution: Integrated Credit Card Processing with Sage 300**

K&K Interiors turned to their trusted advisor and partner, DataQuest, 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 APS Payments Integration and Sage Alerts & Workflow to accomplish the automated authorization(s), multiple re-attempts, and emailing of decline notification to the customer. By sending out emails for declines, it almost eliminated 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 Results**

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 APS payments 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 APS Payments integrated payment solution.

Secure data protection within the APSPAYS 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 customer data secure because APS Payments guided them every step of the way to ensure PCI Compliance with their 100% PCI-DSS Compliant solution.

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

APS Payments is a gateway and processor that is trusted by thousands of merchants daily to process payments and works diligently to get you the lowest credit card processing rates, reduce your risk, and provide the best solutions for your business.

**Contact us to learn more!**

[www.apspayments.com](http://www.apspayments.com) | 888.685.1900

