



Digital Payments
adflex

Case study

HSS ProService

How HSS ProService Marketplace is inspiring the hire sector to simplify commercial card payments with the Adflex API.

Discover how Adflex technology delivers a B2B payment experience fit for one of the most innovative building services platforms in Europe.



Building a powerful platform for hundreds of sellers

HSS ProService is a smarter way to hire and buy everything from small tools to large powered access, building materials and site consumables. The innovative building services marketplace platform connects sellers and buyers with zero fuss. Payments were critical to achieving this vision.

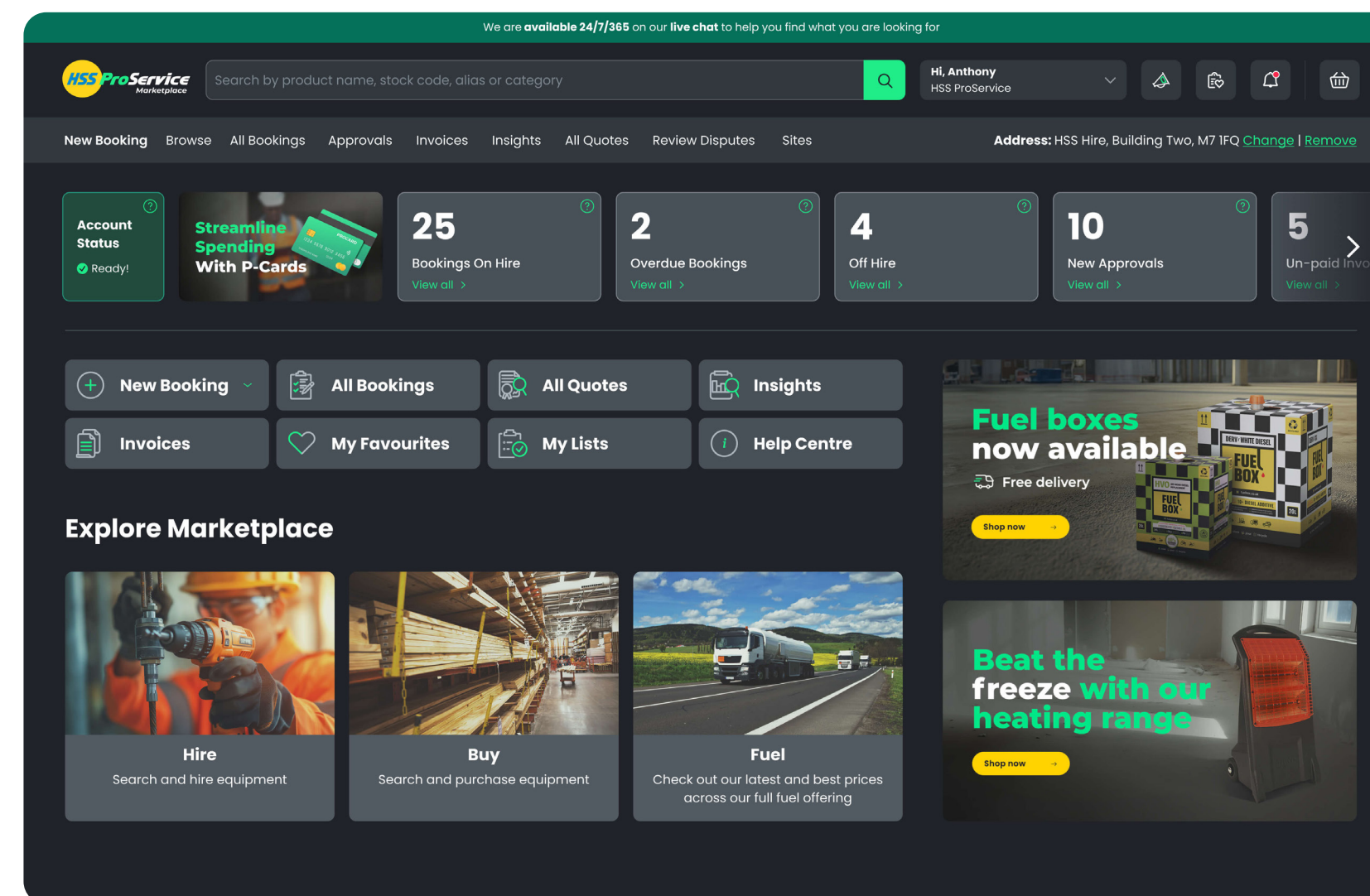
"We want to offer customers options and we want to make their lives easier. That's why we've invested heavily in our new, online offer – HSS ProService Marketplace – where customers can hire and buy equipment, building materials, fuels and more, without any fuss."



Dani Hodges

Chief Commercial Officer at HSS ProService Marketplace

The HSS ProService Marketplace platform was built specifically with the user experience (UX) front of mind and delivered as part of the company's ambition to offer the most powerful, easy-to-use platform for hire and associated building service products anywhere in the industry.



To reduce the complexity of hire, manual approval steps and invoice queries that come after the service delivery, HSS wanted its technology platform to include an innovative approach to the order, approval and payment process.

To achieve this, HSS needed to demonstrate support for commercial card payments and the associated transaction data (**Level 3 data**). To do so, it turned to B2B digital payment specialist, Adflex, for support...

What is Level 3 data?

Level 3 data is used to aid with purchase control and reconciliation. It enables line-item detail with commercial cards (purchasing cards), which cuts the lengthy process of raising a Purchase Order (PO) by traditional payment methods such as bank transfer.

Level 3 data can provide buyers with detail of transaction, including invoice number, cost centre, a breakdown of the products/service supplied and invoice values. It is also tax evident in some territories, such as the UK and Ireland.

Find out more on [Adflex.co.uk](https://www.adflex.co.uk)

Achieving competitive advantage through technical innovation

“The HSS ProService Marketplace offers a smarter way to hire and buy everything from small tools, to large powered access, building materials and site consumables. With over 550 sellers and 50,000 products on one platform, the innovative marketplace rids users of overwhelming admin, paper trails, and endless invoice queries, and creates a single source of ESG and commercial truth for businesses across the UK.”

Dani Hodges, Chief Commercial Officer at HSS ProService Marketplace

HSS has received fantastic customer feedback on its new HSS ProService Marketplace platform, and continues to evolve it today.

In 2024, it judged that the time was right to integrate commercial cards with Level 3 data within its platform, to offer a single, trackable “source of truth” for commercial payments. This meant offering one single source for all its B2B transactions, once it had the right supporting systems and processes in place.

Dani Hodges explains: *“Our competitors offer commercial cards too, but we believe their offering is limited by the fact that they’re often managed by manual spreadsheets that are sent over periodically, underpinned by manual processes that can go wrong.”*

We wanted to ensure that our customers don’t face more, unnecessary admin, so everything is automatically tracked, reconciled and visible live in the platform.”

Determined to be able to take payment for all transactions through commercial cards, HSS also needed a dispute process that would not be clunky and manual, and which would provide far greater visibility into upcoming payments.

Coupling this new commercial card offer with its new HSS ProService Marketplace platform, HSS would be able to offer its customers complete visibility on upcoming and past payments, however they choose to spend. It was also important that the offering gave customers the ability to dispute upcoming charges and raise invoicing queries, through the same, easy-to-use platform.

Product	Contract Number	Status	Qty	Stock Code	Serial No.	Del/Res	Start Date	End Date	Est End	Total	PO	Curr Addr
> SELCO CREDIT	B-FK9RZYFV	Sold	1	BM012903	-	Delivery	25/11/2024	-	-	£0.00	-	-
> FURNITURE PACK	B-69G3JNKN	Booked	1	04541	-	Delivery	06/12/2024	06/05/2025	-	£0.00	cost centre 5347	TA7 8
> OFFICE 32FT	B-69G3JNKN	Booked	1	08028	-	Delivery	06/12/2024	06/05/2025	-	£0.00	cost centre 5347	TA7 8

Why did HSS ProService choose Adflex?

Adflex is widely regarded as Europe's leading processor of commercial card payments and had existing relationships with multiple customers (buyers) in scope for HSS ProService, including their issuing banks. Trusting in Adflex's experience and consultancy, HSS ProService engaged directly with Adflex to listen to buyers in scope, identifying what did and didn't work with other hire companies and their associated payment gateways.

HSS ProService recognised that Adflex's REST API could easily and simply integrate with the HSS ProService Marketplace to support real-time requests and responses. Doing so would instantly enable a multitude of value-added features, including:



Card tokenization

Protecting sensitive data (such as the 16-digit card number) with a surrogate value called a token.



Authorise now, settle later

Agreeing the payment process at the time of order, to be processed later, such as post approval.



Advanced, automated reporting

Making reconciliation painless and drastically reducing associated administration time, while reducing the risk of human error.



Delivery of Level 3 data

Additional data to support buyers with purchase control and VAT reclaim, where required.

"ProService Marketplace is a huge focus for HSS as we continue to lead the way in equipment hire," explains Osborne. "It's a consumer-grade interface that's revolutionising the way businesses buy and hire equipment, materials and fuel. It brings hundreds of suppliers and tens of thousands of products under one roof, for easy ordering, off-hire and invoicing."

"Adding commercial card acceptance is clearly a great complement to this offer, and we recognised that making customers' lives easier would also encourage higher adoption of the platform. Giving customers the ability to self-serve would also free up our teams to concentrate on other value add initiatives. That's why we decided to move ahead with Adflex."

Dani Hodges, Chief Commercial Officer at HSS ProService Marketplace

Enhancing the hire service platform with the Adflex API

The Adflex payment API is a comprehensive set of RESTful API-based web services that allow businesses to implement commercial card payment processing into applications. The APIs are delivered to HSS ProService through seamless cloud integration, and cover a wide range of payment processing methods and security measures.

Customers can now place orders on the HSS ProService Marketplace, with cards securely tokenized by the Adflex API, before allowing orders to proceed. This all happens near-instantaneously. Furthermore, Adflex tokenization enables a frictionless payment experience for returning customers by storing their 'Card on File' (CoF).

Since going live, HSS ProService has onboarded over 2,000 customers (3,000+ individual users), who can now pay quickly, conveniently and securely using commercial cards – whether physical or virtual.

The screenshot displays the HSS ProService Marketplace interface. At the top, there's a navigation bar with the logo and various menu items like 'New booking', 'All bookings', 'Approvals', 'Invoices', 'Insights', 'Sites', 'Quotes', and 'Review disputes'. Below the navigation, a customer account summary is visible, including the account name 'HSS PROSERVICE LIMITED - PR2906' and the current delivery address '10 Gardner Street, Manchester, M12 5PH'. The main content area features a prominent announcement for 'New and upcoming features', accompanied by a megaphone icon. This section includes a sub-heading 'Make greener choices at the point of order' and a brief description of greener alternatives. Below this, there are four feature cards: 'Total ESG visibility', 'Coming soon: Total user management', 'Commercial insight: real time overview and reporting', and 'Lists: Collect and categorise your favourite products'. Each card has a 'Read more' link and a representative image. A 'Show more' button is located at the bottom of the feature cards section.

New and upcoming features

We're constantly updating functionality in response to user feedback and fresh data. Here's an overview of major new and upcoming features.

Make greener choices at the point of order

Greener alternatives to fuel-based products are now suggested at the time of booking. When selecting a product, you'll see its emissions per hour, alongside more environmentally-friendly options.

[Read more](#)

Explore more features

- Total ESG visibility**
From making greener decisions to reporting on them; equipment choices...
[Read more >](#)
- Coming soon: Total user management**
Built in approvals that work for your workflows. Get instant and transparent...
[Read more >](#)
- Commercial insight: real time overview and reporting**
Get live insights into your spend patterns and behaviours, with easy-to-...
[Read more >](#)
- Lists: Collect and categorise your favourite products**
Lists let you organise multiple products to easily access later or on a...
[Read more >](#)

[Show more](#)



One of the key benefits of having commercial cards integrated so seamlessly into the platform is the improvement it brings to organisational alignment and commercial control.

HSS ProService Marketplace can now offer **real time visibility** over spend across users, sites and projects, and business-specific **commercial insights** dashboards that replace spreadsheets and self-analysis. Customers set their own filters and can view data on the platform or export to Excel.

All charge lines are displayed in a 'Due Payments' screen in the marketplace, allowing customers to see both historical and upcoming payments, whenever they want to, without having to rely on spreadsheets. This screen can also be filtered with several customisable ranges.

The information on these charges, which includes dates, quantities and pricing, can be disputed directly from the marketplace, with any disputed lines then automatically held back from payment. In this way, customers get full control over their upcoming spend – and the whole process is much simpler to manage than the traditional, time-consuming and expensive back-and-forth of queries or dispute emails.

At regular intervals defined by the customer, HSS will group charges by card and take payment via the Adflex API, passing the relevant Level 3 data over so customers receive it as and when they need it.

“We were thrilled with how quickly Adflex had us set up and ready to accept commercial cards via our innovative customer-facing hire platform. It’s so refreshing to see buyers and suppliers working together and benefitting from the use of commercial cards, whether that’s faster payment or enhanced data for VAT reclaim.”

Dani Hodges, Chief Commercial Officer at HSS ProService Marketplace

As the construction industry aims to achieve a new period of growth, providing unbeatable customer service and establishing trusted, long-term relationships will be critical to success. Adflex continues to work with each HSS ProService buyer to ensure all parties involved continue to reap the benefits of commercial card business payments. Like HSS ProService and its customers, Adflex and HSS ProService are committed to building better together, evolving industry-leading technologies to meet changing customer needs.



Helping businesses issue and accept **digital payments**

Save time and money with payments-as-a-service built on easily-integrated, flexible APIs.

Adflex makes B2B payment APIs simple for buyers, merchants and developers, making the payment experience straightforward and fast.

The Adflex cloud-based platform is designed to reduce costs, speed up payment flows and make buying and selling easier. It boosts fraud mitigation and supports buyer-initiated straight-through processing, removing the processing burden from suppliers, allowing prompt reconciliation of transactions, and enabling more control over cash flow.

Businesses can accept and send payments quickly, resulting in better business relationships and faster growth.



Ready to unlock your commercial card potential?

Contact us today:

www.adflex.co.uk
hello@adflex.co.uk



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