



Case Study

Peppard Building Supplies:
improving their customer's
payment journey



adflex Digital Payments

Introduction

Peppard Building Supplies is a UK-based builders merchant, founded in the 1960s. It provides quality building supplies to construction companies and tradesmen. As such, it is crucial that the company establishes and maintains strong relationships with its clients to support smooth delivery of goods and services.

Peppard had been manually processing payments by using card terminals. After being introduced to Adflex by its back-office system provider, Merlin, Peppard decided to work with Adflex to enhance its business payments, integrating new services including customer-not-present card payments.

The Challenge

Peppard was manually processing and reconciling individual card transactions. This was time consuming for the business and an inefficient use of internal resource, which could be better used elsewhere. Peppard also faced the challenge of data duplication, most commonly caused by human error, which could cause missed invoices or the overcharging of customers, leading to brand damage and the loss of returning buyers.

Peppard also required a higher level of security in order to satisfy regulators of the storage and use of its customers' card details. The business often took payments through MOTO (mail order, telephone order) methods. This meant that, as the merchant, Peppard would need to take, process and potentially store its customers' card data when a transaction was made. This increased its PCI-DSS burden, particularly at a technical level for Peppard's IT team, to maintain a secure storage environment for sensitive card information.

Falling short of PCI-DSS compliance puts merchants at risk if a customer's card details are stolen and, in some cases, they can be liable. Even in a case where the regulations don't find the merchant liable, their brand will almost certainly be negatively impacted in the case of a data breach and will almost certainly result in a case of lost custom.

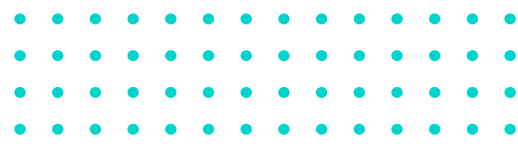
As a business that prioritises customer satisfaction and long, trusted relationships, Peppard wanted to find a more modern way to manage its payments and its associated security requirements.

The Solution

Designed and built in the cloud to deliver a seamless and secure experience, the Merlin and Adflex card payment module supports a wide range of options – including debit, credit and commercial cards – to increase acceptance rates and ensure prompt payment.

This established service allows real-time authorisation of customer-not-present card transactions, directly from Merlin using the Adflex API, without re-keying any card information into physical or virtual terminals. It also provides results for reconciliation and secure storage (tokenization) of customer card details for returning clients.





Why did Peppard choose Adflex?

As Peppard's back-office provider is one of Adflex's many partners, the integration took a matter of days to complete. Adflex's card payment API gives Peppard the flexibility to integrate the payments acceptance solutions that best serve its business needs, with minimal development times and costs. Thanks to the low-code approach, Merlin clients do not need to invest in hiring developers to manage its services.

Using the Adflex API, Peppard has been able to experience benefits such as:

- **Acquirer choice:** the Adflex platform gives the flexibility to change between acquirers, allowing the business to shop around for the best merchant service rates.
- **Fast setup:** Adflex's solution was pre-built and integrated with Merlin (Peppard's back-office system), so the setup was completed quickly to minimise business disruption.
- **Real-time processing:** bypassing manual accounts receivable processes, such as removing manual re-keying into payment terminals. This enables the reallocation of resources to other areas of the business, facilitating business growth.
- **Simple and detailed reporting:** through integration with Merlin, Adflex offers real-time, detailed reporting, which Peppard can use for reconciliation thanks to a transparent view of cash flow.
- **Support for all card schemes and types:** by accepting all card types, Peppard gives its customers the flexibility to pay however they want, leading to a positive user experience. It also widens the pool of buyers that can purchase from Peppard, unlocking potential new markets.
- **Tokenized security:** Peppard can safely store customer card details within the Adflex solution. As a result, they are not exposed to sensitive card information, as all details are tokenized. This protects the data from potential threats and reduces Peppard's PCI-DSS scope.



Beyond payments: how the Adflex solution fits into Peppard's overall business strategy

The benefits of improved payments acceptance go beyond the point of customer satisfaction for Peppard, with knock-on effects that positively impact the whole business strategy. For example, by reducing the time spent on manual accounts receivable processes, Peppard can focus on what it does best: offering quality building supplies and service. It also gives Peppard's customers an easy, safe way to pay. This provides a positive customer experience, which can sometimes determine whether a customer becomes a repeat source of business.

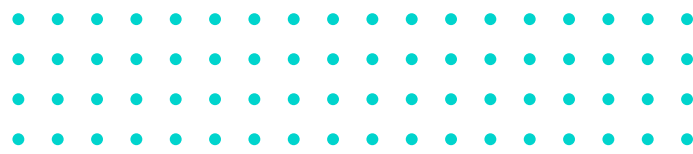
The service has also enhanced Peppard's PCI-DSS compliance. Not only does it support adherence to regulatory requirements, but it also offers assurances to Peppard customers that details are stored safely and enables the ability to hold details to simplify repeat purchases securely.

“We have been delighted with Adflex as our chosen payments provider. The service has been easy to set up and fits in seamlessly with our back-office system provider.

Not only do we benefit internally from increased efficiency, but we are now able to offer a more convenient checkout service for our customers. Adflex's digital payments service also offers peace of mind, with reduced PCI-DSS burden on the company.

Do we have any regrets? Only that we didn't contact Adflex sooner!”

Peppard Building Supplies





Helping businesses to
issue and accept digital
payments

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