REPAY®
Realtime Electronic Payments

Client Case Study

Wholesaler/Distributor streamlines and automates payment processing for Acumatica

Customer

United Brokerage Packaging

Industry

Wholesale/Distribution

ERP

Acumatica

Challenge

Manual and duplicate entry process for all credit card transactions

Solution

- Automated transaction process with an integrated Acumatica solution
- Level 3 processing rates for B2B transactions

Results

- Time savings
- Level 3 savings
- Ability to scale without adding more employees

United Brokerage Packaging Significantly Reduces Processing Time with Integrated Payments for Acumatica

United Brokerage Packaging is a wholesale and distribution company that is a full line packaging materials supplier for industrial accounts and the moving and storage industry. They are a fast-growing, privately held company that has been in the industry for over 50 years and has grown from one location in Augusta, GA to four locations across the Atlantic Coast serving over 1,000 customers.

∴ The Challenge

United Brokerage Packaging implemented Acumatica in 2016 and originally used a non-integrated payment solution where they had to enter all transactions manually via an EMV terminal and/or web-based portal. Every transaction they processed was manually entered, and then they had to duplicate the data in Acumatica. The total time it took for each transaction was approximately 20 minutes. "The biggest challenge we were facing with a non-integrated payment solution was the time it took to process credit card payments using a terminal manually outside of Acumatica. Before implementing REPAY it would take approximately 20 minutes per transaction, and we were processing over 20 transactions a day," stated Russ Williams, VP of Operations.

Due to the manual nature of the previous credit card transaction process, it was taking United Brokerage Packaging almost seven hours per day to process payments and as the company grew, they knew they needed to find a better solution that was not so time

consuming. Additionally, due to the manual entry of card data, United Brokerage Packaging was concerned with security and PCI Compliance.

"REPAY team is extremely helpful and knowledgeable in payments, and the service from top to bottom was a top-notch experience."

United Brokerage Packaging was not able to take advantage of Level 3 rates for B2B transactions without significant effort to enter in all the extra data points required to qualify for Level 3 processing. Williams stated, "We didn't always capture the correct info to get the best rates for Level 3, and we had a 2.6% rate with $300–400K in transaction volume per month." It was clear this process was not scalable and causing United Brokerage Packaging to potentially leave money on the table.

The Solution

United Brokerage Packaging found REPAY on the Acumatica Marketplace as a certified and customer validated solution for Acumatica. After getting a demo of the integrated payment solution, they felt comfortable with the REPAY technical team knowing what was needed to make it a successful implementation for their business. "REPAY team is extremely helpful and knowledgeable in payments, and the service from top to bottom was a top-notch experience throughout the whole process," stated Williams. United Brokerage Packaging was anticipating their Acumatica partner, Advanced Business Software Corp, to help with the implementation; however, it was so easy and simple to set up

that it only took them a couple of hours and they started experiencing benefits of the new system within a week of implementation.

The Results

United Brokerage Packaging can now process a credit card automatically without additional human intervention in Acumatica in only 20-30 seconds.

"The time-savings we have experienced since implementing REPAY has allowed us to focus on more important aspects of our business," stated Williams. Additionally, United Brokerage Packaging still has a terminal available for card present transactions at their locations, but now the terminal is seamlessly integrated with Acumatica to cut down on double entry. Card data is also tokenized and can be stored for future use, helping to achieve PCI Compliance and increase customer satisfaction.

Best of all, Level 3 data is automatically passed from Acumatica, helping United Brokerage Packaging to save thousands annually with Level 3 rates.

With the fast growth they have been experiencing, United Brokerage Packaging has doubled receivables but they have not had to increase staff, as they have been able to benefit from the efficiency of automated processes. United Brokerage Packaging looks forward to implementing additional functionality from REPAY, like the REPAY ClickToPay Online Payment Portal in the near future, which will allow them to email an invoice out of Acumatica to their customer, who can then pay online with the click of a button.

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