



About Barclaycard

With 11 million cards in circulation worldwide, Barclaycard is Europe's leading credit card issuer. Barclaycard Merchant Services (BMS) is dedicated to merchants and business owners, and is the leading UK credit card authorizer and payment processor.

With a client base including small business owners, super stores, and independent contractors, BMS is challenged to provide each client with the best payment options - regardless of their business set-up. To modernize services to be quicker and more convenient for their clients, BMS sought a CTT solution. BMS's commitment to new technology and innovation has established them as a forerunner in card payment technology and solutions, where they continue to lead the industry.

Challenge

Before BMS implemented CTT's system, many merchants submitted their transactions on paper vouchers. Credit card payments were recorded by imprinting the customer's card information on a special slip using a card imprinter (also known as a zip zap).

Zip zaps were cumbersome for merchants to tote from site to site. They also created mounds of paperwork for both merchants and BMS staff. But the most serious drawback was that they didn't allow merchants to verify payments and put merchants at risk of discovering, after it was too late, that a payment wasn't valid.

Despite its drawbacks, the paper voucher method was 'free' for customers, as BMS didn't charge a paper-processing fee. Not surprisingly, merchants were reluctant to adopt any new system or technology that would introduce additional costs for purchase or leasing costs.

"glacier is ideal for mobile customers because they can now receive payment immediately and they no longer have to issue invoices," says Shine. "In a mobile situation customers just use their cell phones to access the CTT system which is more convenient for this type of merchant."

*Denise Shine,
BMS Product Manager*

Solution

To keep costs low while upgrading the service, BMS selected CTT's glacier. "glacier's monthly fee is negligible, so our customers were happy to stop using paper and to use CTT," says Denise Shine, BMS Product

"We're very happy with glacier. It works by itself - we don't even know we've got it - it's reliable and keeps customers happy, which is a big change from when we used zip zaps."

*Denise Shine,
BMS Product Manager*

BMS sought a complete solution that was:

- Affordable
- Portable
- Simple to administer

And that also:

- Reduced paperwork
- Provided merchants with the security of timely authorization


After evaluating 10 possible solutions, BMS chose glacier. "It was the best product, and it met our business needs," says Denise Shine,. "It gave us cost reduction, and was an easier, speedier process all round."

Results

glacier satisfied each requirement on BMS's list	
1	A 24/7 interactive voice response system, glacier allows merchants to verify credit card payments at any time of day, from any phone
2	Only a phone line is required to access the system, so merchants need not rent, buy, or transport costly equipment
3	As an automated system, it requires minimal paperwork and maintenance
4	Payments are authorized quickly, minimizing error, delays and security lapses
5	Securely backed up and monitored by CTT staff, glacier is 99.999% reliable

Merchants can also use glacier to access such information as transaction history and account balances, and they can do their end of day banking through the system.

COMPANY PROFILE



Company:
Barclaycard Merchant Services

Business:
Credit Card Authorization
Payment Processing

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