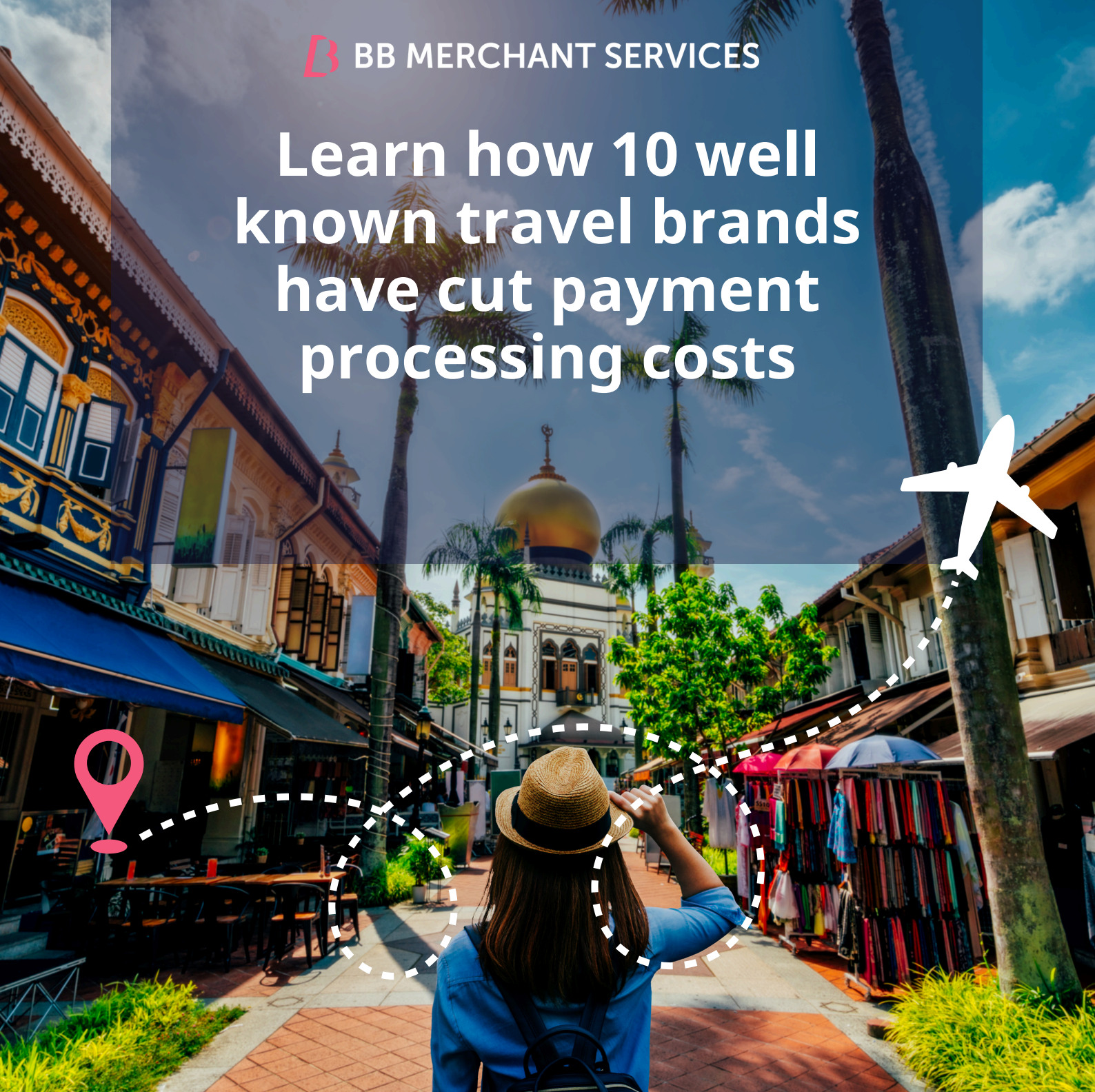


Learn how 10 well known travel brands have cut payment processing costs



AllClearTM
TRAVEL INSURANCE

AUDLEY

 **awaze**

cardiff airport
maes awyr caerdydd

CHECK.

EST. 1983
hpb
The Holiday Property Bond


IGLU.COM

 **MAPFRE**

Perfect Stays
IN PERFECT PLACES

RIVIERA
TRAVEL

Join well-known travel brands that have cut payment processing costs with the help of BB Merchant Services

Founded in Stockholm in 2008 and headquartered in Oslo, Bankbrokers (now renamed as BB Merchant Services) helps travel businesses cut payment processing costs and save money.

Travel businesses who work with BB Merchant Services gain the following benefits:

- **Cost Savings:** Significant reductions in payment processing fees, with over £500 million in recurring savings delivered.
- **Ease of Process:** A straightforward process that ensures a smooth transition to cost-saving measures. Most travel businesses find they can 'Stay and Save' with their existing providers.
- **Expert Guidance:** Access to our industry experts who use an exclusive database to deliver tailored merchant services cost benchmarks. Our unique 'Switch and Save' service also allows businesses to be matched with the best new suppliers through fully-managed RFPs/Tenders and enhancing conversion rates.
- **Trusted Partnership:** A reliable partner prioritising your interests with professionalism and integrity.

Our team of industry experts has a proven track record in cutting payment processing costs, delivering substantial savings, and enhancing financial performance for over 3,000 companies, including travel brands.

Explore a small selection of success stories with 10 well-known travel brands worldwide. CFOs, finance managers, heads of procurement, and group treasurers in travel businesses share how they have cut payment processing fees and costs.

Is your brand ready to join them?



IGLU.COM

Iglu.com is a leading travel specialist, offering exceptional cruise and ski holidays to customers worldwide. With a commitment to providing seamless and memorable travel experiences, Iglu.com continuously strives to enhance its operational infrastructure to meet evolving customer needs.

To optimise their payments ecosystem, Iglu.com engaged BB Merchant Services to run a comprehensive market RFP. BBMS identified opportunities to improve their payments infrastructure and diversify the range of payment providers. The project delivered significant enhancements, and Iglu was delighted with the results, reinforcing their position as a leader in the travel sector.

"We engaged BB Merchant Services (BBMS) to undertake a market RFP to identify opportunities to improve and enhance our payments infrastructure and increase the number of payment providers we work with.

The BBMS team recommended that we also considered a payments orchestration layer which would give us greater control and choice on how transaction volumes are routed to the providers we wanted to work with. We were delighted with the outcome of this project and would recommend BB Merchant Services to other companies looking to do the same, especially in the Travel sector."

Lorna Vincent, Chief Financial Officer



AUDLEY TRAVEL

Audley Travel is a leading UK-based travel company, specialising in creating bespoke travel experiences across the globe. With a commitment to exceptional service and unique journeys, Audley ensures every traveller receives a holiday tailored to their needs.

As part of their commitment to operational excellence, Audley identified challenges in managing the complexities of their merchant services. Recognising that generalist procurement teams lacked the specialist knowledge required for such a nuanced area, Audley turned to BB Merchant Services for practitioner-led expertise. BB Merchant Services conducted a comprehensive review of Audley's payment arrangements, using specialist benchmarking data to deliver significant cost savings and improved outcomes.

"Audley Travel appointed BB Merchant Services to lead a selection process for a new merchant acquirer for our US business. The team at BB Merchant Services were able to utilise their knowledge of the US market and network of domestic US banks to help secure an improved solution with better commercial terms. We value the strategic relationship that we have built with BB Merchant Services and as a trusted global partner for Merchant Services we look forward to working with them again in the near future."

Tim Stagg, Group Financial Controller



RIVIERA TRAVEL

Riviera Travel is an award-winning company specialising in river cruises and escorted tours. Renowned for their exceptional focus on quality over quantity, they offer a superb selection of holidays designed to delight even the most discerning traveller.

Faced with the challenges of navigating an unpredictable banking environment and ensuring their payment services were both efficient and secure, Riviera Travel approached BB Merchant Services. They sought an independent and expert perspective to review their payment provider arrangements, with the goal of improving performance and ensuring long-term stability.

BBMS worked closely with Riviera to deliver a comprehensive solution that balanced cost efficiency, risk management, and operational reliability, providing confidence and clarity in a critical area of their business.

“We contacted BB Merchant Services, having heard of their successes in supporting peers in the travel and hospitality sector, to independently review, improve and future-proof our payment service provider panel. From the very start, their team has been extremely helpful, agile and always on-hand, and we are delighted with the final outcome they managed to help us achieve.”

To have a world-class team of payment professionals in your corner, representing your best interests and guiding you through every aspect of the process is highly reassuring – especially during these uncertain times, when the banks are unpredictable.

BB Merchant Services understand the importance of balancing all the ingredients of a fair merchant services deal: price, risk, collateral, settlement, conversion rates and customer service, etc. I'd highly recommend BB Merchant Services to any of our peers seeking similar technical payments support during these challenging times. BB Merchant Services get it.”

David Whatley, Chief Financial Officer



AWAZE

Awaze is Europe's largest managed vacation rentals and holiday resorts business, representing some of the most trusted travel brands, including cottages.com, Hoseasons, fincallorca, and NOVASOL. With hundreds of years of combined travel industry experience, their brands provide an unparalleled range of properties in some of the world's most sought-after destinations.

During the global health pandemic, Awaze faced significant challenges affecting the travel industry, including increased risks and operational uncertainties in card payment processing. To address these issues, they engaged BB Merchant Services as retained consultants to lead a strategic card payments initiative. BBMS leveraged their extensive expertise and understanding of the payments landscape to help Awaze navigate these turbulent times. Through a diligent and professional approach, BBMS ensured the successful delivery of project objectives, providing much-needed stability and support in a complex environment.

"The Awaze Group appointed BB Merchant Services as retained consultants to support a card payments initiative, which was designed to mitigate the potential risks and challenges being seen across the travel sector as a result of the global health pandemic."

BB Merchant Services were selected as a result of their experience and expertise in the payments field, evidenced by my past personal experiences and peer group recommendations."

The team at BB Merchant Services were professional and diligent throughout the process and delivered on expectations. This conscientious support resulted in the business achieving the project objectives despite the challenging environment. I would happily recommend BB Merchant Services' services."

Martin Livsey, Group Treasurer



PERFECT STAYS

Perfect Stays is a luxury holiday home rental company, offering unique and exceptional properties in some of the most stunning locations across the UK. Renowned for their attention to detail and bespoke service, Perfect Stays is dedicated to delivering unforgettable experiences for their guests.

Following a recommendation, Perfect Stays engaged BB Merchant Services to review their existing card processing arrangements. The aim was to ensure their pricing aligned with current market rates. BBMS conducted a straightforward and efficient review, leveraging their extensive market expertise to secure a reduction in rates with Perfect Stays' existing provider. The result was fair market pricing and an improved cost structure, achieved with professionalism and diligence throughout the process.

"We asked them to review our existing card processing arrangements as we were keen to understand if our pricing reflected current market rates. We found the process simple and straightforward and the team at BB Merchant Services to be professional and diligent throughout."

BB Merchant Services' knowledge and expertise in the market ensured we achieved fair market pricing with our existing provider through a reduction in the rates we pay. We would also recommend their services."

Ruth Rushton, Finance Director



HPB

HPB (Holiday Property Bond) offers access to a unique portfolio of holiday properties across Europe and the UK, providing exceptional experiences for their customers. With a focus on delivering value and quality, HPB ensures that every aspect of their service aligns with the best in the market.

To ensure their payment processing costs remained competitive, HPB engaged BB Merchant Services on two separate occasions. BBMS utilised their extensive benchmarking data to identify opportunities for cost improvements and took the lead in renegotiating pricing with HPB's existing providers. By managing the discussions directly, BBMS delivered substantial savings with minimal input required from HPB. The results reinforced HPB's confidence in BBMS as a trusted partner for payment optimisation.

"The benchmarking data that the team at BBMS hold helps them easily identify where pricing improvements can be made and their renegotiation service meant that we could leave these pricing discussions with our providers to BBMS."

"We have been very happy with the outcomes and the savings achieved. I would definitely recommend the benchmarking and renegotiation services provided by BBMS."

Ian Richardson, Finance Director



CARDIFF AIRPORT

Cardiff Airport, the national airport for Wales, plays a vital role in connecting travellers to destinations across the globe. Committed to delivering outstanding service and efficient operations, the airport continuously seeks opportunities to improve its infrastructure and reduce operational costs.

Cardiff Airport engaged BB Merchant Services to review their card processing fees. Leveraging their deep expertise and strong market position, BBMS successfully negotiated a substantial 50% reduction in fees with the airport's existing service provider. This achievement not only delivered significant cost savings but also strengthened Cardiff Airport's relationship with their provider. The airport was delighted with the outcomes and the professionalism demonstrated throughout the process.

"Their expert knowledge and significant market leverage has delivered a substantial 50% reduction in our fees.

We remain with our existing service provider, underpinned by an enhanced local relationship.

We are delighted with the outcomes we have received and would thoroughly recommend BB Merchant Services' services."

Finance Director and Company Secretary



ALLCLEAR TRAVEL INSURANCE

AllClear specialises in providing travel insurance for customers with pre-existing medical conditions, offering peace of mind to travellers who might otherwise struggle to find cover. As a fast-growing company with ambitious plans, AllClear sought to ensure their card payment costs were fully optimised to support their continued success.

BB Merchant Services were engaged to review and benchmark AllClear's payment provider arrangements. With minimal input required from AllClear, BBMS independently gathered and verified the necessary data, keeping the team informed at every step. Their expert analysis and tailored advice enabled AllClear to secure a 34% cost reduction while retaining their existing provider—delivering substantial savings that will positively impact the business's bottom line for years to come.

"Very little work was required on our part as BB Merchant Services obtained all of the data directly from our provider and were very diligent in ensuring this was accurate. They kept us informed throughout the process, and we were happy to take their advice. Although larger savings were available, we decided to stay with our existing provider with a 34% reduction in costs – an excellent result that will have a significant impact on the bottom line in the coming years."

Alison Soltani-Davies, Chief Financial Officer



CHECK

Check is transforming urban mobility with its lightweight electric scooters, designed for sharing in cities across the Netherlands and Germany. Their vision is simple: to enable everyone to reach their destination within 15 minutes. With scooters always nearby, Check ensures you're on your way in under 30 seconds, providing a seamless and efficient travel experience.

To optimise their payment services, Check partnered with BB Merchant Services. Tasked with benchmarking payment service provider terms and contracts, BBMS conducted a thorough analysis to identify cost-saving opportunities. Leveraging deep market knowledge and fair price benchmarking data, BBMS provided tailored insights and support, enabling Check to reduce costs and enhance the value of their payment services.

"We hired BB Merchant Services to benchmark our payment service providers' costs and help negotiate them. Their services have provided us with valuable insights into the costs associated with our payment service providers. Their thorough analysis and comprehensive comparison enabled us to identify areas where we were overpaying and where we had opportunities for cost optimisation."

Additionally, BB Merchant Services' negotiation skills and industry knowledge have been instrumental in securing favourable deals with both our payment service providers. They took the time to understand our specific case, and then leveraged their expertise to negotiate more competitive rates and terms on our behalf. The results are impressive, with reduced transaction fees (savings up to 30% of our initial costs), improved pricing structures, and enhanced overall value for our business."

Annette de Graeff, Manager of Finance



MAPFRE ASSISTANCE

MAPFRE is a global insurance group and the largest non-life insurance provider in Spain and Latin America. With operations in more than 45 countries and a workforce of over 34,000 employees, MAPFRE delivers innovative insurance solutions to customers worldwide.

To optimise their banking costs, MAPFRE partnered with BB Merchant Services. BBMS conducted a detailed review of the business's needs and provided a straightforward, tailored solution to achieve significant cost savings. The process required minimal effort from MAPFRE, with BBMS analysts efficiently gathering and analysing the necessary data.

The outcome was a savings of over 20% on banking costs, delivering a notable positive impact on MAPFRE's bottom line. BBMS' expertise in the international merchant services market, combined with their "no save, no fee" proposition, made the engagement a low-risk, high-value initiative. Throughout the process, MAPFRE had full confidence in BBMS' professionalism and representation, appreciating the simplicity and effectiveness of the collaboration.

"The process working with BBMS has been very positive. There hasn't been a great impact in terms of my time or resources being needed, but the results have been very beneficial to the company."

"We received a very professional, valuable service, no hassle, and a great cost saving. The overall experience was very positive – simple, straightforward, and highly effective."

Micheal Jones, Head of Finance + David Parrondo, General Manager



BRINGING IT ALL TOGETHER

The success stories from well-known travel brands illustrates the transformative impact of partnering with BB Merchant Services.

By working with industry leaders such as Riviera Travel, Awaze, and Check, BB Merchant Services has consistently demonstrated their expertise in reducing payment processing costs. Also, optimising financial operations without requiring disruptive changes to existing setups.

Contact us directly for further information.

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