

Learn how well-known charities have cut payment processing costs



Join well-known charities 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 organisations all around the world, in every sector, including charities, to cut payment processing costs and save money.

Charities 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 charities 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 charities 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 charities.

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

Is your brand ready to join them?



INTERNATIONAL CAT CARE

Founded in 1958, International Cat Care is a UK-based charity dedicated to improving the health and welfare of cats worldwide. The organisation provides resources, support, and advice to cat owners, veterinary professionals, and those working with cats, aiming to create a cat-friendly world where each feline's life experience is as positive as possible.

As a charity, International Cat Care must carefully manage its financial resources to ensure that as much funding as possible goes towards its mission of improving feline welfare. However, like many charities, navigating the complexities of banking and merchant service fees can be a challenge, with hidden charges and uncompetitive rates often going unnoticed. Without specialist industry knowledge, identifying opportunities for savings can be difficult.

BB Merchant Services stepped in to conduct a thorough review of International Cat Care's banking and merchant services arrangements. Using their industry expertise and unique price benchmarking data, they were able to pinpoint areas for cost reduction while ensuring the charity retained complete control over its financial decisions. This allowed International Cat Care to improve its payment services without any unnecessary disruption.

"We engaged the services of BB Merchant Services to review our banking and merchant services arrangements. BB Merchant Services' experience and knowledge of the industry, supported by their own unique price benchmarking data, created significant opportunities for the charity. We particularly appreciated the real sense of autonomy throughout the decision-making process. The experience of working with BB Merchant Services has therefore proved very insightful and valuable. I would recommend the services of BB Merchant Services to any business and especially to other charities."

Emma Alcock, Finance Director



OXFAM

Oxfam is a globally recognised charitable organisation dedicated to tackling poverty, inequality, and injustice. Operating in over 80 countries, Oxfam works with local communities, partners, and supporters to provide life-saving assistance during crises, while also driving long-term solutions to end poverty. Through campaigns, advocacy, and development programmes, Oxfam strives to create lasting change and empower individuals and communities to build better futures.

When Oxfam faced a significant increase in payment processing charges proposed by their existing provider, they sought the expertise of BB Merchant Services (BBMS). Understanding the importance of protecting donor income, BBMS conducted a thorough review of Oxfam's payment arrangements. Utilising their market benchmarking data and cost analysis expertise, BBMS were able to renegotiate terms with Oxfam's current provider. This approach ensured that Oxfam could maintain its existing relationships while achieving substantial cost savings, allowing more funds to be directed towards their vital humanitarian work.

Oxfam has worked with BB Merchant Services (BBMS) on several occasions over the years, most recently this year. We needed their help as our current provider wanted to increase our payments charges by a substantial amount and so to help protect our donor income, we asked BBMS to help fix this problem for us. We are delighted that BBMS helped to alleviate this cost challenge, which has allowed us to stay with our existing provider and save a significant six-figure sum."

Sarah Love, Deputy CFO – Finance Operations



PEOPLES POSTCODE LOTTERY

People's Postcode Lottery is a subscription-based lottery in the UK that has raised over £1.1 billion for charities and good causes since its inception. Players participate with their postcode, and prizes are awarded daily, fostering community engagement and support for numerous charitable initiatives.

Handling high volumes of transactions requires efficient and cost-effective payment processing. For organisations like People's Postcode Lottery, ensuring they are receiving the best rates and terms from their banking providers is essential in keeping operational costs down. However, payment service fees can be complex, and without specialist knowledge, it can be difficult to identify areas where cost savings can be made without compromising service quality.

BB Merchant Services was engaged to conduct a detailed benchmarking analysis of People's Postcode Lottery's banking and merchant services arrangements. Their industry expertise allowed them to assess whether existing agreements were competitive, ensuring the organisation could optimise costs without jeopardising its strong relationships with financial partners. This provided the lottery operator with confidence that they were operating under fair and market-competitive terms.

"BB Merchant Services' process was straightforward, and I was kept updated on the project at all times. We had a good relationship with our bank entering this project, and BB Merchant Services' professional approach ensured that this relationship was maintained."

Robert Letham, Head of Finance



RNLI

The Royal National Lifeboat Institution (RNLI) is a highly respected charity dedicated to saving lives at sea. Operating a fleet of lifeboats and lifeguards across the UK and Ireland, the RNLI relies heavily on public donations and volunteer efforts to deliver its critical services. As a charity, ensuring operational efficiency and cost-effectiveness is paramount, particularly in areas such as payment processing, where small savings can significantly enhance funding available for frontline services.

BB Merchant Services (BBMS) supported the RNLI across multiple projects, which included market RFP's and independent benchmarking and renegotiation of existing contracts. Each engagement involved a detailed review of the RNLI's current arrangements, market comparison using BBMS's proprietary benchmarking database, and commercial guidance on the most suitable terms available. As with many charity sector clients, BBMS applied its "stay and save" approach, enabling RNLI to retain existing providers while securing improved terms and reducing unnecessary costs, all without operational disruption. The projects strengthened the RNLI's understanding of their payment cost structures and market position.

"The RNLI has partnered with BB Merchant Services (BBMS) on multiple occasions as the charity has been keen to benefit from the experience and expertise that BBMS has in the payments industry. The team really do go beyond benchmarking with the support they provide and we have been delighted with the project outcomes each time."

Tania Carlyle - Investments and Treasury Analyst



RWAS WALES

Established in 1904, the Royal Welsh Agricultural Society (RWAS) has been instrumental in promoting agriculture and the rural economy in Wales. The society organises several flagship events annually, including the Spring Festival, the Royal Welsh Show, and the Winter Fair, attracting hundreds of thousands of visitors and participants. These events serve as significant platforms for showcasing Welsh agriculture, livestock, and rural life.

As a non-profit organisation, RWAS must carefully manage its financial operations to ensure that funds are used effectively to support its mission. Processing payments for event tickets, exhibitors, and memberships comes with associated merchant service costs, which can often be complex and difficult to optimise without specialist expertise. Over time, these costs can add up, putting pressure on the organisation's budget.

BB Merchant Services conducted a comprehensive price benchmarking analysis of RWAS's merchant services operations, identifying areas where cost efficiencies could be made. By negotiating improved terms with their providers, BB Merchant Services helped RWAS secure significant projected future savings while maintaining their existing service relationships. This allowed RWAS to continue its work in promoting agriculture while benefiting from a more cost-effective payment structure.

"The Society is continually looking at ways to maximise revenue and manage costs. BB Merchant Services were introduced to us and undertook a price benchmark of our Merchant Services operation. We were highly impressed with the very professional manner in which they delivered their findings, which has resulted in significant projected future savings that we look forward to realising in the next 12 months and beyond. We are delighted with the outcomes we have received and would thoroughly recommend their services."

Louise Stokes FCCA, Director of Finance



SHELTER

Shelter is a prominent UK-based charity dedicated to combating homelessness and advocating for housing rights. Established in 1966, Shelter provides advice, support, and legal services to individuals and families facing housing difficulties. The organisation also campaigns for policy changes to address the root causes of the housing crisis, striving to ensure that everyone has a safe and secure home.

For charities like Shelter, managing operational costs efficiently is crucial to ensuring that as much funding as possible goes towards their core mission. Payment processing fees can be a hidden drain on resources, with complex pricing structures making it difficult to determine whether an organisation is getting the best deal. Without industry expertise, many charities unknowingly overpay for these services.

BB Merchant Services was brought in to assess Shelter's merchant services arrangements, conducting a detailed benchmarking analysis. Their industry knowledge and negotiation expertise allowed Shelter to secure substantial cost savings while maintaining their existing relationships with service providers. This meant the charity could continue operating smoothly while benefiting from improved financial efficiency.

"We engaged BB Merchant Services to undertake a review of our merchant services arrangements following a recommendation. BB Merchant Services' industry knowledge and expertise delivered significant savings that exceeded expectations. I would happily recommend the services provided by BB Merchant Services."

Gerry Maxwell, Head of Financial Accounts



SUE RYDER

Sue Ryder is a well-established charitable organisation providing hospice and neurological care for individuals navigating complex and life-altering conditions. Beyond medical treatment, the charity offers vital emotional and practical support to patients and their families, often acting as a crucial safety net during the most challenging periods of their lives. With a commitment to delivering compassionate, person-centred care, the charity continually seeks ways to ensure its operational resources are used as effectively as possible.

BB Merchant Services (formerly BankBrokers) was engaged by Sue Ryder to independently review its banking provider arrangements. The primary objective was to ensure that the services in place offered good value for money and aligned with sector best practice. BBMS conducted a detailed benchmarking analysis and provided targeted commercial guidance, resulting in notable cost savings and a strengthened position in contract negotiations. In addition to delivering direct financial benefits, the project also facilitated a more resilient supplier landscape by supporting the development of stronger relationships with a secondary banking provider.

"Sue Ryder appointed Bank Brokers to conduct a review of our banking provider's services to ensure good value for money. Their support and expertise resulted in considerable savings and allowed us to build stronger relationships with a second supplier."

Kay Beane, Treasury Accountant



TENOVUS CANCER CARE

Tenovus Cancer Care is a leading Welsh charity committed to supporting individuals and families affected by cancer. Since 1943, the organisation has provided essential services such as treatment support, counselling, and a dedicated helpline, while also funding cancer research and advocating for improved care standards. Through its network of retail stores and community initiatives, Tenovus Cancer Care continues to raise vital funds to ensure those impacted by cancer receive the help they need.

When Tenovus Cancer Care sought to enhance the efficiency of its retail payment systems, BB Merchant Services (BBMS) provided independent guidance. BBMS reviewed the charity's card payment and point of sale arrangements, identifying opportunities to reduce costs through sector-specific pricing. Additionally, BBMS facilitated the negotiation of favourable terms for integrating EPOS hardware, ensuring a seamless and cost-effective solution. This comprehensive approach has delivered lasting savings across the charity's retail operations, supporting Tenovus Cancer Care in directing more resources towards its core charitable objectives.

"We were introduced to BBMS by a well-known charitable giving ambassador. It was very timely as it happened to coincide with an internal review of our card acceptance and point of sale processing arrangements across our retail estate. BBMS performed a detailed analysis of our current pricing and shared with us a bespoke arrangement for the charitable giving sector. Alongside this, they used their extensive industry leverage to source, negotiate and deliver competitive terms with an integration partner for our chosen EPOS hardware. We have been impressed with their knowledge and expertise. Above all, their ownership and approach to the conduct of doing business. The savings they have delivered will have a positive long-term cost impact across our retail portfolio. We are delighted with the outcome we have received and would certainly recommend their services to assist with an impartial review of merchant services."

Hazel Sweeney, Finance Director



THE CHILDREN'S TRUST

The Children's Trust is the UK's leading charity dedicated to supporting children with brain injuries and neurodisabilities. Based in Tadworth, Surrey, the organisation provides specialist rehabilitation, education, and community support to help young people regain their independence and improve their quality of life. Their multidisciplinary team works with families to deliver expert care tailored to each child's needs, ensuring the best possible outcomes.

For charities like The Children's Trust, every penny saved on operational costs means more resources can be allocated directly to helping children and families. However, managing payment processing fees can be a challenge, with complex pricing structures and hidden charges making it difficult to determine whether a charity is receiving the best possible rates. Without specialist financial insight, many organisations unknowingly overpay for these services.

BB Merchant Services conducted a thorough review of The Children's Trust's merchant services arrangements, benchmarking their costs against market standards. By negotiating improved terms with their existing provider, BB Merchant Services was able to cut their transaction costs in half. This allowed the charity to continue processing donations efficiently while benefiting from significant financial savings.

"BB Merchant Services were introduced to us by a trusted partner to review and improve our merchant services arrangements. I have been delighted with the outcome of the project. The team at BB Merchant Services managed to cut our charges in half, which for a charity of our size was incredibly good news as it means we can invest more money in helping children with brain injuries and neuro-disabilities. I have no hesitation in highly recommending BB Merchant Services to any charity or other organisation that wishes to reduce their merchant service fees without any hassle."

Elizabeth Sell, Finance Director



THE CLINK CHARITY

The Clink Charity is an innovative organisation that works to reduce reoffending rates by providing training and rehabilitation opportunities for prisoners. Through its award-winning restaurants, gardens, and catering projects, The Clink offers inmates real-world hospitality experience, helping them gain qualifications and secure employment upon release. The charity relies on fundraising, donations, and operational efficiencies to maximise its impact.

Like many charities, The Clink must carefully manage its finances to ensure that as much funding as possible goes toward its core mission. Payment processing fees can be a hidden burden for organisations that rely on donations and commercial revenue, and without expert insight, many charities overpay for these services. Understanding the complexities of merchant services can be challenging, and negotiating better terms requires industry expertise.

BB Merchant Services was introduced to The Clink at a hospitality event, where their expertise in cost reduction was recognised. Following a detailed audit of The Clink's existing merchant service fees, BB Merchant Services leveraged its market knowledge to negotiate significant savings with their acquiring partner. The process required minimal input from The Clink, allowing the charity to focus on its vital rehabilitation work while benefiting from lower transaction costs.

"We were introduced to BB Merchant Services at a hospitality event in 2018, where we learned of their notable cost reduction successes in the charities sector. Following an audit of our current fees charged by our acquiring partner, their leverage has delivered excellent savings with minimal effort on our part. Their service proposition is a must for any business and particularly those in the charities space that are looking for savings."

Christopher Moore, Chief Executive



WALES AIR AMBULANCE

Wales Air Ambulance is a vital charity providing advanced medical care across Wales. Operating some of the most advanced air ambulances in the UK, the service is on standby 24/7, 365 days a year, delivering critical care to those in urgent need. The charity relies heavily on public donations to fund its operations, ensuring that lifesaving treatment reaches patients swiftly, regardless of their location.

Managing charity finances efficiently is essential, especially for organisations like Wales Air Ambulance that depend on donations to operate. While card payments make up a small percentage of total revenue, transaction fees can accumulate over time, reducing the amount available for frontline services. Without expert insight, many charities unknowingly overpay for their merchant services.

BB Merchant Services was brought in to review Wales Air Ambulance's merchant service arrangements, conducting a detailed cost benchmarking analysis. By identifying areas where cost reductions could be made and handling all negotiations with providers, BB Merchant Services secured significant savings for the charity. This allowed Wales Air Ambulance to continue processing donations and payments efficiently while reducing unnecessary costs.

"BB Merchant Services' successes in the charity sector are well documented, both locally and nationally. Although only a small percentage of our overall revenue is received via card payment, the costs have grown substantially over the past few years. BB Merchant Services has successfully delivered significant savings for us. They did all the work, including the renegotiation. It was a very simple and straightforward exercise, and I would highly recommend their services to other Air Ambulance charities across the UK."

James Stephens, Management Accountant



YMCA

The YMCA (Young Men's Christian Association) is a global organisation committed to empowering young people and fostering social responsibility. In the UK, YMCA provides a wide range of services, including supported housing, health and wellbeing programmes, training and education, and family support, aiming to create supportive, inclusive, and energising communities where young people can truly belong, contribute, and thrive.

For charities like YMCA, ensuring financial efficiency is vital to maximising the support they can offer to their communities. Managing banking arrangements can be challenging, with hidden fees and complex pricing structures often making it difficult to determine whether an organisation is paying a fair rate for the services it receives. Without specialist expertise, many charities risk overspending in this area.

BB Merchant Services conducted a thorough review of YMCA's banking arrangements, using their industry knowledge and benchmarking data to assess whether the charity was paying a competitive rate. Their analysis provided YMCA with valuable insights into their financial arrangements, helping them confirm that their costs were fair while also identifying opportunities for further optimisation.

"We engaged BB Merchant Services to undertake a review of our banking arrangements to ensure we were paying a fair price for the services we use. I would recommend BB Merchant Services to any organisation wanting to ensure that their banking arrangements are fair and equitable."

Richard Lock



BRINGING IT ALL TOGETHER

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

By working with industry leaders such as The Children's Trust, Shelter and the YMCA, BB Merchant Services has consistently demonstrated their expertise in reducing payment processing costs. Also, optimising financial operations without requiring disruptive changes to existing setups.

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