

B BB MERCHANT SERVICES

LEARN HOW THESE SPORTS CLUBS AND VENUES HAVE CUT PAYMENT PROCESSING COSTS



BURHILL GROUP LIMITED



Join a number of sports clubs and venues 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 sports clubs and venues cut payment processing costs and save money.

Those 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. In many cases, businesses 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 well-known sports clubs and venues.

In this testimonial pack, senior executives and finance heads share how they have cut payment processing fees and costs.

Is your brand ready to join them?



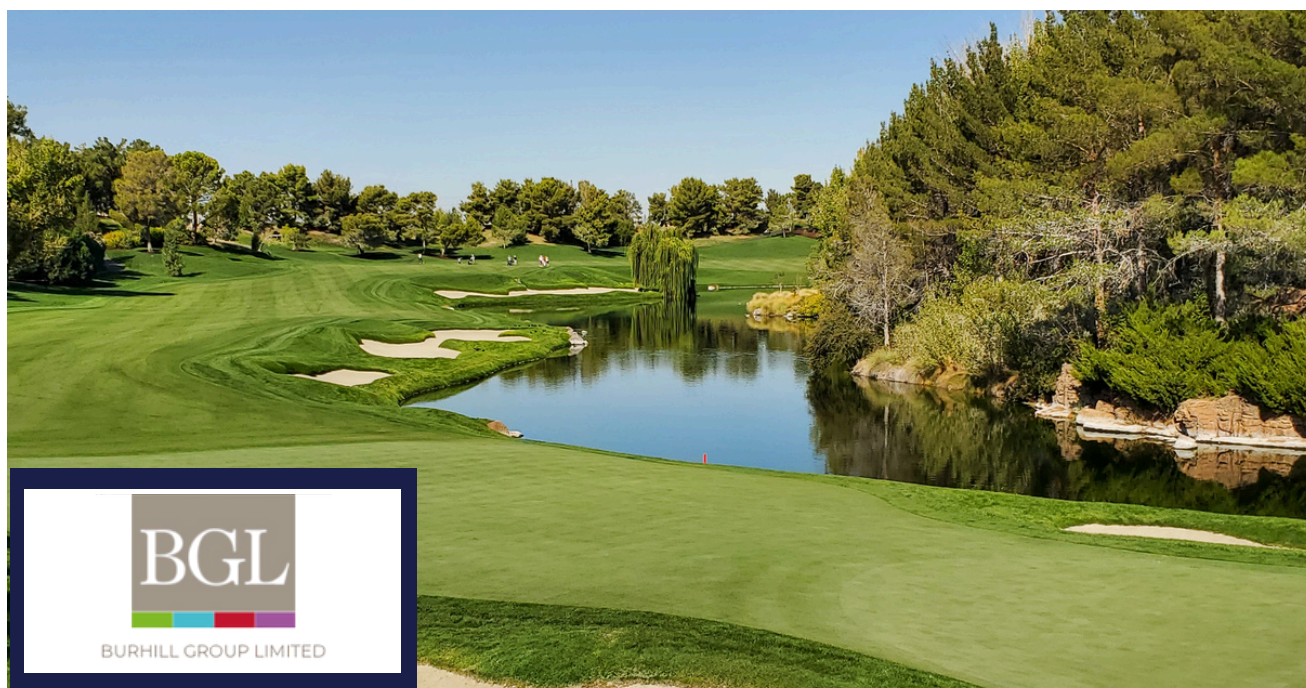
BURHILL GROUP

Part of the Burhill Group, Burhill operates a range of leisure and golf facilities across the UK, including high-end golf clubs, family entertainment centres, and adventure-based venues. With a diverse portfolio and a commitment to providing high-quality recreational experiences, the group manages multiple customer-facing payment environments that require reliable and cost-effective card processing solutions.

To ensure their acquiring arrangements remained aligned with current market standards, Burhill Group engaged BB Merchant Services to conduct a review across their group operations. Once the required transactional data had been shared, BBMS assumed full responsibility for the project, overseeing all benchmarking, analysis, and commercial negotiation. The team maintained clear and consistent communication throughout, allowing Burhill Group to retain visibility without needing to commit significant internal time. BBMS delivered improved commercial terms with the incumbent providers, securing modernised pricing that is projected to deliver considerable financial value over the next three years.

"We commissioned BB Merchant Services to conduct a review of the card processing arrangements across the Burhill Group. After we had provided the necessary raw data, BB Merchant Services assumed total responsibility for the project, during which we were regularly appraised of ongoing progress. The final pricing outcomes which they directly leveraged with our existing service providers has ensured that up to date competitive rates are applied within our business. This is expected to generate significant financial benefit over the next three years. Based on this experience we can unreservedly recommend BB Merchant Services in this highly specialist area."

Jim Conlan – Group Finance Director



BURNLEY FOOTBALL CLUB

Burnley Football Club, based in Lancashire, is a historic English football club founded in 1882. Known affectionately as 'The Clarets', the club has spent significant time in the top two tiers of English football, with a reputation for resilience, community engagement, and responsible financial stewardship. Turf Moor, their home ground, remains one of the oldest football stadiums still in use, reflecting the club's deep roots in the local area. Like many clubs with Premier League experience, Burnley operates with a close eye on financial efficiency across all commercial operations.

As part of their commitment to cost discipline, Burnley FC engaged BB Merchant Services to independently review their merchant services fees. The aim was to ensure their payment processing costs were aligned with fair market rates and not eroding profitability through hidden or excessive charges. BBMS conducted a thorough review of the Club's acquiring arrangements, using detailed benchmarking to evaluate competitiveness. The result of this analysis was clear: the club was able to reduce its payment processing costs significantly, with no disruption to operations, and the process required minimal internal input.

"BB Merchant Services offered to undertake a Merchant Services review to establish if we were paying a fair market price. We were happy to give them the green light and we have been very pleased with the support we received from BB Merchant Services, which has delivered significant savings."

David Baldwin – Chief Executive Officer



CELTIC MANOR RESORT

Celtic Manor Resort is a premier destination in South Wales, renowned for its world-class hospitality, golf courses, and conference facilities. Host of the 2010 Ryder Cup and numerous other international events, the resort blends luxury and scale with careful operational oversight. With a wide-ranging commercial operation, Celtic Manor places a strong emphasis on value, service relationships, and strategic cost control across its supplier base.

As part of their commercial due diligence, Celtic Manor engaged BB Merchant Services to conduct a review of their merchant acquiring arrangements. Despite already holding a long-standing relationship with their incumbent provider, the resort was keen to assess whether recent developments in the card payment landscape had altered the competitiveness of their existing terms. BBMS produced a sector-specific benchmark report that offered detailed intra-sector comparisons, equipping the resort with the confidence and insight needed to re-enter commercial discussions. The result was an enhanced commercial arrangement, with improved pricing delivered through a strengthened relationship with their existing acquirer.

"We decided to engage BB Merchant Services to undertake a review of our merchant acquiring. Although we enjoy a long-standing and valued relationship with our existing acquirer, we were keen to understand the impact of recent cards industry changes and to identify if we were receiving best in class pricing. Their benchmark report was very comprehensive. The level of detail they provide on intra sector data is truly compelling. It gave us real confidence in renegotiation discussions with our acquirers where we have subsequently strengthened our existing acquiring relationship on significantly improved terms. We are delighted with the outcome."

Carl Stockden – Director of Finance



DERBY COUNTY FOOTBALL CLUB

Derby County Football Club, established in 1884, is one of the founding members of the English Football League. Based at Pride Park Stadium, the Club holds a proud position in English football history and has a loyal fanbase. Over the years, Derby County has balanced its ambitions on the pitch with sound financial oversight, focusing on sustainable operations across all areas of the business, including commercial partnerships and operational cost controls.

In seeking to optimise its merchant acquiring arrangements, Derby County engaged BB Merchant Services to independently benchmark its existing pricing and identify potential areas for improvement. The Club's pricing had not been reviewed in some time, and the aim was to gain insight into current market standards without disrupting its established provider relationships. BBMS provided a comprehensive benchmarking report and took full responsibility for all subsequent negotiations. Throughout the process, regular updates were provided to ensure complete transparency and oversight. The result was a significant cost reduction, delivered without the need to change provider, reinforcing BBMS's commitment to relationship-first outcomes.

"BB Merchant Services has enjoyed notable successes from engagement with other football clubs and we were keen to understand how they could help us. Our merchant acquiring pricing had not been reviewed for some time and we were keen to see how the acquiring marketplace had moved. Of particular importance to us was the need to establish opportunities, if any, for a review of our current costs without necessarily jeopardising our existing acquiring relationship. Once we had received BB Merchant Services' comprehensive benchmark report, they assumed total renegotiation responsibility, appraising us regularly of ongoing progress. The outcomes they have delivered for the Club are substantial, the positive impact of which will feed through straight to the Club's 'bottom line'. BB Merchant Services' fair market pricing knowledge is impressive. Alongside a strong client-focused relationship management culture, it makes for a compelling overall service proposition."

Thomas Bonser – Head of Finance



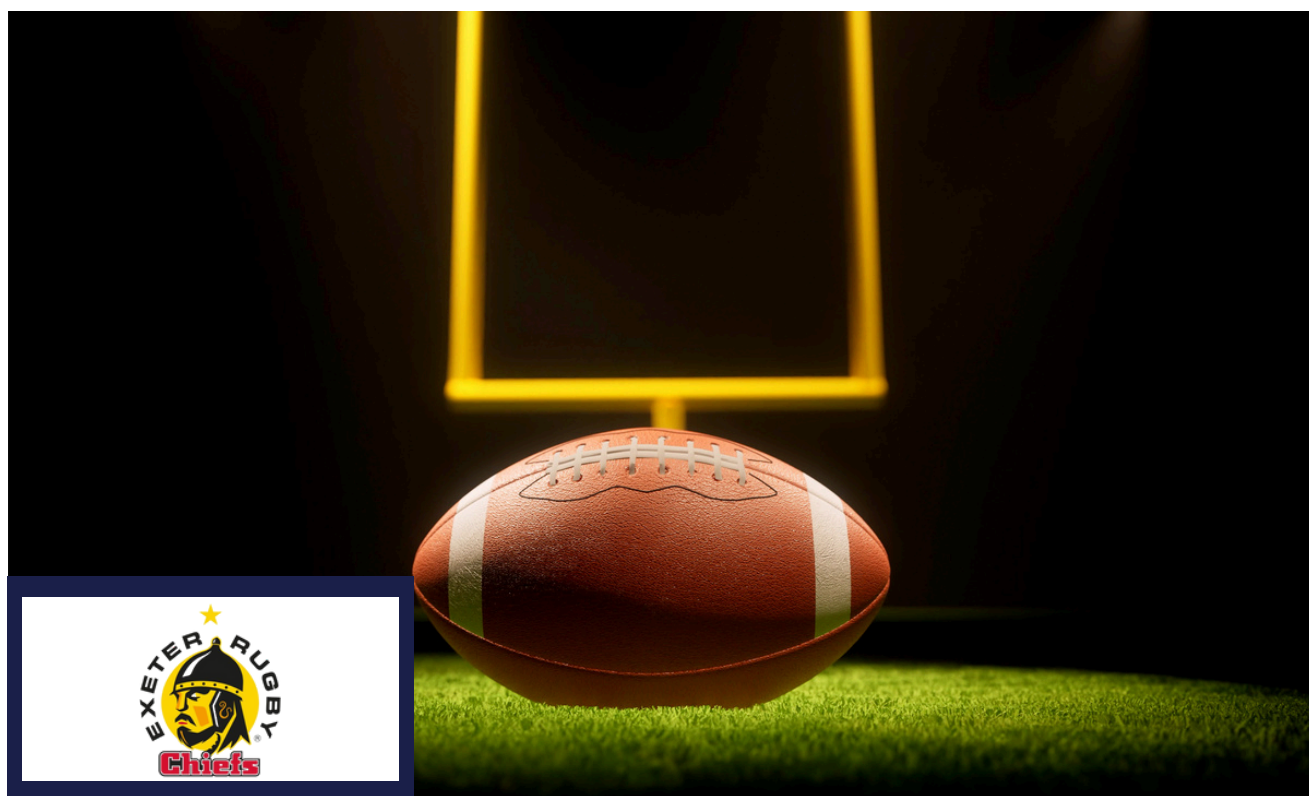
EXETER RUGBY CLUB

Exeter Rugby Club, widely known as the Exeter Chiefs, is a leading force in English rugby union. Based at Sandy Park, the club has established itself both domestically and in European competition. With a reputation for professionalism and high performance, the Chiefs combine competitive ambition with a strong focus on operational integrity, making cost-efficiency a central aspect of their commercial management.

To support these aims, Exeter engaged BB Merchant Services to conduct a detailed review of their payment processing costs. The club was looking for expert insight into how its current arrangements compared with fair market rates and whether further value could be unlocked through renegotiation. BBMS provided a full end-to-end service, delivering not only benchmarking but also hands-on support throughout the negotiation process. The project resulted in substantial savings, achieved with minimal disruption and a clear emphasis on professionalism.

"We have been highly impressed with BB Merchant Services. Overall project management and relationship approach throughout has been of a very high standard. Their sector experience, knowledge and renegotiation expertise has resulted in truly compelling reductions in our cost base. We are delighted with the outcomes. Having experienced the end-to-end service proposition, our view is that this is a must for any Finance Director looking to save cost, time and effort."

Alan Quantick FCA – Finance Director



GLOUCESTER RUGBY

Gloucester Rugby is one of England's oldest and most respected rugby union clubs, founded in 1873 and based at the iconic Kingsholm Stadium. Competing in Premiership Rugby, the club is known for its passionate supporter base and deep community roots in the South West. Gloucester Rugby maintains a professional and commercially focused operation, ensuring all aspects of the organisation are aligned with long-term performance and sustainability.

As part of its ongoing efforts to manage costs efficiently, Gloucester Rugby engaged BB Merchant Services to review its card processing arrangements. With a strong reputation in the sports sector and a history of delivering results, BBMS were trusted to conduct the review independently. The process was straightforward and required minimal disruption. BBMS's analysis and renegotiation work delivered outcomes that not only confirmed the value of the exercise but also exceeded the club's expectations in terms of cost savings achieved.

"BB Merchant Services undertook a review of our card processing. We had every confidence in their ability to identify and deliver savings. The end result significantly exceeded our expectations."

Mark Fairbrother – Finance Director and Company Secretary



LANCASHIRE COUNTY CRICKET CLUB

Lancashire County Cricket Club is one of the most distinguished county cricket clubs in England, based at Emirates Old Trafford in Manchester. With a rich heritage and a modern multi-purpose venue that includes both sporting and hospitality facilities, the Club plays a leading role in both domestic and international cricket. The opening of the on-site hotel has expanded its commercial footprint, reinforcing the importance of strong financial oversight and effective supplier management.

To support these aims, Lancashire County Cricket Club has partnered with BB Merchant Services over the past two years. BBMS has worked alongside the Club's internal teams, providing benchmarking expertise, market insight, and negotiation support—particularly relevant during the operational ramp-up following the hotel's launch. The relationship has helped the Club maintain commercial discipline across its merchant acquiring arrangements, leading to meaningful and ongoing cost savings.

"We have been partnering with BB Merchant Services for the past two years. Their support, guidance and market knowledge has been instrumental in complementing our in-house due diligence and cost control, particularly following the hotel opening at Emirates Old Trafford. We are delighted with the savings outcomes and thoroughly recommend their professional consultancy services."

Lee Morgan – Finance Director



LEEDS RHINOS

Leeds Rhinos are one of the most recognisable names in British rugby league, with a proud history and a strong connection to the city of Leeds and the wider Yorkshire region. Based at Headingley Stadium, the club has enjoyed success both on and off the pitch and is renowned for its community engagement and professional operation. With a commercial strategy that values long-term efficiency, Leeds Rhinos remain focused on ensuring that their financial processes support sustainable sporting success.

As part of their financial review, the club appointed BB Merchant Services to evaluate their merchant acquiring costs. Their decision was influenced by the positive outcomes BBMS had delivered for other rugby organisations, and by the assurance that the service would be delivered without any financial risk to the club. BBMS handled the entire process independently, including the extraction and analysis of transaction data. This culminated in a detailed benchmarking report, which provided full visibility into the club's acquiring cost structure and guided subsequent renegotiation efforts with their provider.

"We were aware of a number of successful outcomes that BB Merchant Services had achieved in Rugby Union and decided to engage their services to review our merchant acquiring pricing. There were two principal drivers behind our decision: firstly, the absence of any downside financial risk for the club; and secondly, the high quality feedback they have received from their clients across all sectors. Once the commercial formalities had been completed, they assumed total responsibility for extracting our transaction data. Their comprehensive report gave us a line of sight into our current cost base, and the component elements critical towards ensuring a fair market price. Their market intel and leverage with the acquirers has been instrumental in delivering substantial savings for us. We are very impressed with the overall proposition and delighted with the outcomes we have received."

Nigel Chambers – Head of Finance



LORDS CRICKET GROUND

Lords Cricket, home to the Marylebone Cricket Club (MCC), is one of the most iconic sporting institutions in the world. Often referred to as the "Home of Cricket", the ground in St John's Wood, London, is internationally renowned for its history, tradition, and prestige. The MCC is responsible for maintaining the laws of cricket and plays a central role in the stewardship and promotion of the sport globally. As a high-profile venue with complex commercial operations, Lords manages a broad spectrum of financial partnerships and supplier arrangements.

Despite having recently undertaken a review of their payment processing arrangements and securing a reduction in pricing from their provider, the Club welcomed the opportunity to benchmark this new agreement with BB Merchant Services. The aim was to confirm whether their revised terms were consistent with sector norms, while ensuring there was no disruption to existing banking or acquiring relationships. BBMS conducted an independent market comparison and, through focused engagement with the provider, identified and delivered additional cost savings—demonstrating that further improvements were possible even after prior negotiations had concluded.

"We were approached by BB Merchant Services to review our payment card fees. Their involvement happened to coincide with a recently completed portfolio review where we had just received a pricing reduction from our provider. Nevertheless, we were keen to establish if our revised pricing withstood fair market sector comparison whilst at the same time we wished to protect our valued acquiring and underlying banking relationship. Through the efforts of BB Merchant Services we were able to secure further savings which was an excellent result."

Alastair Cameron – Assistant Secretary (Finance)



NEWCASTLE FALCONS

Newcastle Falcons are a professional rugby union club competing in Premiership Rugby, based at Kingston Park Stadium in the North East of England. With a history dating back to 1877, the Falcons have built a reputation for talent development and strong community engagement. The club operates in a competitive commercial environment and continues to focus on disciplined financial management to support its performance and strategic aims.

To assess the competitiveness of their merchant acquiring arrangements, Newcastle Falcons engaged BB Merchant Services for an independent review. The project was structured to require minimal internal input: BBMS managed the data extraction directly from the club's provider, handled all benchmarking analysis, and led the renegotiation of terms. The Club simply reviewed and approved the improved terms once finalised. The process was highly efficient and delivered results that went beyond expectations, prompting the Club to consider further areas of engagement.

"We initially commissioned BB Merchant Services to review our merchant acquiring. What particularly impressed us was the fact that they did all the work! They extracted the data electronically from our merchant acquirer, assumed total responsibility for pricing renegotiations and delivered new terms for our sign off. The final outcome significantly exceeded our expectations. We intend to build on the success of this exercise through ongoing engagement with BB Merchant Services to assist the Club in other areas of cost reduction."

Mick Hogan – Managing Director



WOLVES FOOTBALL CLUB

Wolverhampton Wanderers Football Club (Wolves FC) is one of the most established names in English football, with a history dating back to 1877. Based at Molineux Stadium, the club has a proud heritage and a passionate fanbase. Following their promotion to the Premier League in 2018, Wolves entered a new phase of commercial growth, requiring greater financial discipline to maximise the benefits of top-flight football. This included a focus on reviewing operational cost bases, including those linked to increased transaction volumes from ticketing, merchandise, and matchday operations.

In preparation for the financial impact of their Premier League return, Wolves engaged BB Merchant Services to review their payment processing arrangements. BBMS worked closely with the club's long-standing acquiring partner, leading all renegotiation efforts on Wolves' behalf. The approach centred around benchmarking the club's existing terms, identifying areas where greater transparency and improved pricing could be achieved, and ensuring the club was positioned to handle higher transactional volumes efficiently. The outcome of this review resulted in strengthened provider relationships and considerable cost improvements, without the need for any disruption to service.

"We were first introduced to BB Merchant Services in May, not long after the Club's return to the Premier League was confirmed. The timing of their introduction was perfect. We knew that promotion would bring a wealth of financial benefits to the Club. At the same time, it was important for us to continue to maintain a strict expense discipline to maximise profitability. One of the areas that we knew would be impacted by increased activity volumes was our merchant acquiring cost base which was due for review. BB Merchant Services worked tirelessly with our long-standing merchant acquirer and undertook all renegotiations on the Club's behalf. The final outcomes the Club has gained are impressive: compelling cost reductions, increased pricing transparency, a strengthened partnership with our acquirer and a new one forged with BB Merchant Services. We are truly delighted."

Rita Purewal – Chief Financial Officer



THE WELSH RUGBY UNION

The Welsh Rugby Union (WRU) is the governing body for rugby union in Wales and one of the most recognised sporting institutions in the UK. Responsible for overseeing all levels of the game, from grassroots to the national team, the WRU also manages Principality Stadium in Cardiff, one of the most iconic venues in world sport. With significant commercial activity and a broad operational footprint, financial efficiency remains central to the WRU's ability to reinvest in the sport across the nation.

To support this objective, the WRU engaged BB Merchant Services to review its merchant acquiring arrangements and assess whether further commercial value could be achieved. BBMS undertook the project independently, managing all discussions with existing providers. This hands-off process allowed WRU management to focus on broader strategic matters while ensuring their commercial terms were being thoroughly evaluated. The result was a set of improved pricing arrangements that will deliver notable cost savings and support the WRU's wider financial goals.

"BB Merchant Services' knowledge and leverage has been instrumental in identifying and delivering significant incremental merchant acquiring savings for the WRU. The professional way in which they liaised and negotiated with our service providers throughout allowed us to focus on addressing other key strategic priorities. We are delighted with the outcome and thoroughly recommend their professional services."

Steve Phillips – Group Finance Director



BRINGING IT ALL TOGETHER

The success stories from these sports clubs and venues illustrates the transformative impact of partnering with BB Merchant Services.

BB Merchant Services has consistently demonstrated their expertise in reducing payment processing costs and optimising financial operations, all without requiring any disruptive changes to existing setups.

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