

Secure, end-to-end online transactions and delivery, with one click



CardsOff

Location

Paris, France

Industry

Online Payment Transaction solution provider

Business challenge

To provide secure end-to-end online transactions, from order to delivery

Solution

Sterling Integrator®

Benefits

- Secure online transactions as part of end-to-end process
- Fraud prevention through validation of customer identity and payment authorization/execution
- Efficient and cost effective business model for integrated order processing
- Consistent customer experience creates high customer satisfaction and loyalty

Cards Off

Customer background

Cards Off provides secure end-to-end transactions on the Internet, from placing an order through to delivery of goods. To combat fraud and identity theft, Cards Off offers a unique solution to purchasing online whilst safeguarding personal information transmissions and removing the need to use debit/credit cards across the Internet so that personal and banking details are neither transmitted nor stored online. Cards Off is a member of SWIFT (Society for Worldwide Interbank Financial Telecommunication).

Business challenge

There are many risks associated with ordering goods online. Most recognized are risks associated with the payment for goods. However, secure payments are only one part of the transaction. A transaction is only completed when the goods are delivered to the right person, at the right time and place.

Previously, a secure transaction was dependent upon the ability to identify the individual. As such, Web merchants were required to capture user identity. Recent studies have confirmed

that rising rates of shopping cart abandonment (dropout) are attributable to lengthy checkout processes, mostly as a result of time spent on the Customer Relationship Management validation of an order. Cards Off required a solution that would enable them to capture user identity "off-line" thereby ensuring a secure and quick transaction process—as easy as a single click.

Solution

Cards Off selected Sterling Commerce to provide them with a platform to manage the point-to-point connections required to automate and secure the exchange of information between the bank, the Web merchant, the logistics provider, and the customer. Sterling Integrator acts as the central hub for information exchange, supporting an extensive library of common global financial and trading data protocols and standards (including SWIFT, EDIFACT, X12, and more).

The solution integrates with the company's SAP-enabled ERP system, and centralises and administers the flow of transaction data. Centralised administration is essential to providing visibility into the supply chain so that

“Online transactions involve extremely complex processing, connecting multiple partners across the supply chain. Sterling Integrator plays a critical role in orchestrating the information exchange across financial and logistics processes, enabling us to provide secure, end-to-end transactions. Ultimately, this enables us to cost effectively meet all the needs of our customers, and consistently deliver on customer satisfaction.”

Denis Gaultier
Chief Technology Officer,
Cards Off

Cards Off is able to extend its processes and transaction information to third-party companies implicated in the order, be they in the financial value chain or the physical supply chain.

Sterling Integrator underpins the two-factor authentication process (one-time password and RFID chip), whereby all profile information is secured off-line. When an order is due to ship, the delivery agent is granted a password for identification of the customer, which is also applicable for the payments process. This approach differs from other forms of secured transactions, which is purely payments-oriented.

Key benefits

With Sterling Integrator, Cards Off is able to provide an innovative, value-added service for online transactions, ensuring that payments are secure and delivery is fulfilled as part of an end-to-end process. In addition, Cards Off can guarantee the fulfillment of every order, which not only maximises the revenue opportunity for the Web merchant but also creates strong customer loyalty as customers will re-purchase based on their assured customer experience.

Through their unique offering, Cards Off is able to pass on significant cost savings to the Web merchant in comparison to other solutions in the marketplace. For example, other solutions impose additional costs relating to fraud prevention. Merchants are rejecting approximately 4% of their online orders and manually reviewing up to a third of all online orders.* In addition to the negative impact this has on business profitability, the Web merchant will accumulate costs as a result of internal inefficiencies and manual intervention.

Looking to the future, Sterling Commerce provides Cards Off with a reliable, scalable, and secure platform that will support its goal for geographic expansion. “We are proud to say that Cards Off is one of the very first ‘payment institutions’ as defined within the European Community Payment Services Directive. We are confident that Sterling Integrator is sufficiently scalable to meet the future demands of our customers and suitably flexible to address our corporate growth plans,” says Denis Gaultier, Chief Technology Officer at Cards Off.

*Source: CyberSource White Paper 2008:
Managing eCommerce Payment Fraud

About Sterling Commerce

Sterling Commerce, an AT&T Inc. (NYSE:T) company, helps companies optimize and transform their Business Collaboration Network quickly, easily and securely so they can accelerate revenues, reduce costs and protect their enterprise. Sterling Commerce provides more than 30,000 customers worldwide with applications and integration solutions to connect, communicate and collaborate with their customers, partners and suppliers.

Learn more at www.sterlingcommerce.co.uk.

Sterling Commerce
An AT&T Company

For all Sterling Commerce offices worldwide,
visit www.sterlingcommerce.com

©2009, Sterling Commerce, Inc.
All rights reserved. Sterling Commerce and the Sterling Commerce logo are trademarks of Sterling Commerce, Inc. or its affiliated companies. All products referenced are the service marks, trademarks, or registered marks of their respective owners. Printed in Europe.
Neither this case study nor any portion thereof may be used or distributed with any other material without the express written consent of Sterling Commerce.
SC0717E 07/09