Outsourced Merchant Outreach Increases PCI Compliance Rate by 30% in two Months

Company Name
American Payment Systems (APS)

Headquarters
Omaha, Nebraska

Customer Profile
APS is an ISO that provides payment processing services and complementary offerings primarily to small merchants.

Business Challenge
APS was interested in seeking a PCI solution that was focused on small merchants to ensure high compliance rates.

Business Solution
APS took a mandated approach to compliance using ControlScan’s PCI 1-2-3 compliance solution and full-service merchant outreach program.

Results
Nearly half of their portfolio became PCI compliant in the initial six months of the program.

Challenges and Solutions:
American Payment Systems (APS) has been a merchant service provider for 14 years and an ISO providing credit and debit card-based payment processing services to small businesses for nearly a decade. The company’s payment processing services enable merchants to accept credit cards, debit cards and checks. From the establishment of a merchant account to the support of the merchant training program, American Payment Systems provides a one-stop shop for all types of transaction processing.

After attending the Electronic Transactions Association 2009 conference and learning that their processor (First Data) would soon be rolling out a PCI program, APS jump-started their search for a PCI compliance provider of its own. Their prospective list of providers consisted of five companies which they spent two months researching and talking to before making a decision.

Since APS’ customer base consists primarily of small merchants, who are unfamiliar with PCI compliance and often don’t have the technical resources on hand to help them successfully complete the compliance process, finding a company focused on working with merchants of this size was one of their key criteria.

“Our company has built its business on relationships,” said Steve Cartwright, CFO, APS. “Whenever I have questions about PCI or the program, ControlScan will get the right people on the phone and give me the information I need. They are responsive and attentive. This made me comfortable that ControlScan would provide the same level of attentiveness to my merchants.”

“Beyond the experience of working with small merchants and the level of personal support these merchants require,” said Cartwright, “it was important for us to find a partner that was flexible to ensure that the PCI compliance program fit our specific needs.” When the program with ControlScan launched, APS chose to manage their own outreach efforts which included outbound calling and direct mail campaigns. After nearly two months, some of APS’ merchants had become compliant but not nearly enough to achieve their goals. “In order to meet our high standards for PCI, we decide to ask ControlScan if they were willing to let us test their outbound calling and campaign efforts and they agreed to shift our program,” said Steve.
APS’ decision to test ControlScan’s merchant outreach program turned out to be a game changer for their program. Steve continued by saying, “ControlScan’s outbound calling approach made all of the difference in the world. No other way would be as effective. Now I can turn my merchants over to the PCI experts. There is no way my small customer service team would be able to do this.” ControlScan’s unique approach to merchant outreach consisted of the following:

- Co-branded microsite designed to help their merchants learn about PCI and the program before they enter ControlScan’s MyControlScan.com compliance portal
- Educational and Engagement-driven Email Campaign Series to drive initial action from merchants
- Targeted Direct Mail Campaigns to ensure that all merchants are reached whether they have an email address or not
- Milestone-based Outbound Calling and Email Campaigns with contextual messaging based on where the merchant is in the compliance process

“ControlScan’s email and mailing campaigns were turn-key,” said Steve. “After reviewing our goals, ControlScan took care of everything. They developed the content and all we had to do was provide our approval.”

Results:

“The ability to track our merchants’ progress in ControlScan’s PCI Dashboard is a great benefit,” said Cartwright. “Not only can we monitor merchant compliance rates, but we can download reports and submit them to our processors and the card brands. ControlScan continues to increase the value of the PCI Dashboard based on their customers’ feedback.”

Another concern for many ISOs and acquirers is the worry that mandating a PCI compliance program will increase their merchant attrition rates. “When we launched the PCI compliance program we fully expected some of our merchants to jump ship,” said Steve. “But, the merchant experience with ControlScan has been positive and there has been no attrition resulting from the PCI compliance program. We are very pleased with the results of the program.”

After engaging ControlScan Merchant Outreach Services, APS increased their overall compliance rate by 30 percent. Now, after six months APS’ compliance rate has reached nearly 50 percent; a testament to how a well-executed, comprehensive outreach program can impact merchant participation and overall compliance rates for ISO and Acquirers.