


## A payments processing overhaul



# Case Study



PXP Financial recently implemented its ANYpay solution at one of the UK's biggest multi-brand cruise and shipping companies, resulting in a number of significant benefits.

Just last year, one of the UK's biggest multi-brand cruise and shipping companies approached omnichannel payment gateway solutions provider PXP Financial to overhaul its legacy payment processing solution. The company required a modern system that could handle payments and meet PCI security standards, even if there was no outbound connectivity such as when ships are at sea. The project needed to be completed without causing huge disruption to check-in processes.

PXP Financial was more than able to rise to the challenge. It proposed a completely integrated, multichannel, multicurrency, scalable payments solution across three of the client's brands. This system – ANYpay POS – was to be installed on the check-in laptops for customer-present check-ins. To meet the challenge of reduced connectivity, PXP Financial's capabilities of 'offline processing' enables transactions to be stored then forwarded when connectivity resumes. Direct gateway integration was also proposed to handle onboard functions such as top-up authorisations, settlements and reversals of unused amounts.

In addition, front end and web booking applications were proposed for pre-booking and pre-authorisation of services precruise. This uses PXP Financial's ANYpay gatewaytokenisation services. The contract was signed in March 2017 and needed to be completed

by the August. With such a tight turnaround required, PXP Financial sought help from a partner bank.

"Our relationship with the bank meant we were able to achieve certification from the ground-up in approximately half of the time it would usually take for a project of this magnitude and its associated requirements," explains PXP Financial CEO **Kamran Hedjri**.

The implementation proved to be hitchfree and didn't disrupt the customer's business. With PXP Financial's ANYpay POS solution, the cruise and shipping company now has additional security that naturally comes with the processing of chip & PIN transaction along with a Point to Point Encryption (P2PE) certified application vs the swipe system previously used and still common in the cruise industry today. It is also now benefitting from a streamlined check-in process. What's more, the experience for both staff and customers has been improved.

"We actually found that with the guest handling the payment processes via the PIN entry devices, the operator had more time to tend to other check-in functions, safe in the knowledge that the guest's card data is secure, and the cruise brand and reputation is protected," **Hedjri** says.

Using the PXP Financial Tokenisation platform, the client can tokenise card transactions during a stage where multiple acquirers are needed or where it's necessary to transition

from one acquirer to another without detriment to the customer's operations or the guest experience.

Now the project has been officially signed off, PXP Financial is hoping that the strong relationship with the customer will continue, allowing its ANYpay solution to become an asset to the customer's fleet. "PXP Financial has a rich heritage in providing payment applications and solutions to the cruise industry which will continue well into the future with our latest service. As a result of this more recent implementation we are confident that cruise customers, existing and new, will embrace a switch to the ANYpay solution,"

**Hedjri** concludes.

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## PXP Financial

The End-to-end payment platform

Whatever your business needs today or tomorrow, PXP Financial's innovative payment platform will support your business growth with all of the payment services you will ever need from one source, wherever your business takes you.

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