The Journey of Steve's Daybreak Shop Toward Improved Payment Processes





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Introduction

Steve's Daybreak Shop is a thriving convenience store nestled in the heart of Newbridge's Main Street. With a commitment to providing easy access to a wide range of grocery items, quality wines, and a bustling deli, it has served the local community diligently for over a decade. Serving as the cornerstone for daily needs, Stephen Clayton, the owner, has committed over 12 years to the growth and prosperity of this community convenience store.

Problems with previous payment providers

Stephen previously relied on another provider for payment processing, but it turned out to be a less than satisfying experience. A key frustration was poor customer service, particularly outside normal business hours. "There were a couple of times when I rang and they were of no help whatsoever," Stephen recalls. Additionally, Stephen found the overall cost model wasn't competitive, leading Stephen to consider an alternative that would offer both reliability and better value.

A new solution backed by trust, improved customer service and integrated payments

BOI Payment Acceptance (BOIPA) appeared as a promising alternative. As a long-standing customer of the Bank of Ireland, Stephen was very interested in what they could offer.

The decision to switch was made easier because of the inherent trust he had in the bank. Implementation was seamless. "They came in and set everything up. The terminals worked fine from the start. It was very straightforward," Stephen recalls. The initial process was free of complications, providing a frictionless transition to the new system.

Once up and running the reliability of BOIPA soon stood out as a key advantage. The frustration previously experienced when payment terminals failed was eliminated, thanks to the readily available and efficient support provided by BOIPA. The support team's readiness to go above and beyond to resolve any issues offered a significant improvement from their previous payment provider.

As a busy convenience store, Steve's Daybreak Shop found another opportunity to enhance its services through the integration of the BOIPA payment system with Western ePOS, a leading point of sale system (ePOS). It marked a significant transition in Stephen's business, offering a solution that would both automate the payment process and minimise opportunity for human error.







Integrating the card payment terminal with the ePOS system eliminated the need for manually inputting the

payment amount on both the ePOS and the card terminal, thereby removing potential for keying errors that could occur in the process. Introducing integrated payments ensured that the exact amount indicated on the till would be transferred to the card terminal every time, effectively eradicating human error which in turn resulted in less administration overhead in reconciling payments at end of day.



Adopting cutting edge payment technology is a testament to Stephen's commitment to continuously enhance his store's operations, optimising customer experience while embracing the shift to digital payment methods being more widely adopted in the retail industry.

The need for reliable payment partners in today's digital world

Stephen attests to the increasing importance of card transactions as cash usage dwindles, making the reliability of BOIPA even more essential. He notes, "Having someone reliable is very important now because it looks like cash transactions are dwindling away." In terms of costs, Stephen has found that card payments are proving to be cheaper than lodging cash through the bank, contributing to lower financial overheads and improved administrative efficiencies.

BOIPA is helping businesses navigate the shift from cash to increased card transactions

Stephen enthusiastically recommends BOIPA. He is certain that the value derived from their services is significant. "The number one thing with payment acceptance providers is you want someone reliable, someone you can trust, I think that's more important than anything else," he concludes.

Conclusion

With BOIPA, Steve's Daybreak Shop has managed to improve its payment processes, making it more efficient and reliable, contributing to a better experience for the customers and aiding the store's success in the digital payments era.

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