



realex
payments

Retail Industry
Case Study

Lilylola 
Beachwear boutique

The Overview

Lilylola is an exclusive swimwear and beachwear boutique that offers exquisite beachwear collections sourced from across the world. Lilylola was founded in 2010 and is headquartered in Colchester in the UK. Lilylola has a global presence - countries that it sells in include the UK (where 60% of its business originates), Europe, Russia, Australia and the United States of America.

Lilylola's peak sales season is between December and July. Lilylola is a luxury brand and as such, its customers expect a fast, seamless experience from browsing to delivery. This includes a smooth payment process. Delivery of this service is even more important during the peak sales period when website traffic is up and pressure is high.

Lilylola was in need of a new, reliable payment service provider to support its international growth and to optimise the global sales opportunity presented in the peak period. It required effective fraud management solutions, more consumer payment options and a quick, seamless payment experience.

LILYLOLA & REALEX PAYMENTS

"At Lilylola, 'luxury' encapsulates everything we're about, from our products and customer service, to the website experience and payment process. Our payment provider needs to be attuned to this and must provide a reliable and professional service."

Bridget King

Owner/Creative Director - Lilylola

The Challenge

As the business expanded, Lilylola had experienced issues with falsely declined payments and was unable to find a solution with its previous payment service provider. False declines accounted for the loss of approximately 10% of transactions from legitimate customers over the 2012/2013 season. Lack of transparent reporting meant that diagnosis of the issue was very difficult.

Lilylola was looking for a more resilient and proactive payment service provider, one with the capacity to tackle any existing issues whilst providing:

- **A reliable payment service** - downtime of a payment service could be damaging to critical selling peaks
- **A concise suite of fraud analysis tools** - high levels of false declines caused extreme customer dissatisfaction, tarnished the brand and ultimately impacted business revenue
- **An authentication solution for all card payments** - without American Express SafeKey, Lilylola could not ensure that their American Express transactions had the same level of protection as those processed through Visa and MasterCard
- **A seamless customer journey** - without a customised payment page, there was a level of inconsistency for the customer in the payment process
- **A proactive account management team** - without a dedicated team to advise on their online payments, Lilylola was missing expert support required to drive the business



The Solution

In 2013, Lilylola enlisted ecommerce specialist Visualsoft to upgrade Lilylola.com. Based on the company's requirements, Visualsoft recommended Realex Payments from its list of partnered payment service providers.

Visualsoft and Realex Payments worked together to deliver an improved payment solution that would allow Lilylola to capitalise on the peak sales period and to provide a consistent, seamless experience to all its customers. Lilylola's first move was to migrate to the Visualsoft ecommerce platform.

"After meeting with the team at Realex Payments earlier this year, we were pleased to welcome them on board as one of our preferred payment gateways for all new and existing clients going through the process of developing a new website with Visualsoft.

Our first client, Lilylola, went live this month with Realex Payments as a primary payment gateway. We've had nothing but great feedback from the client and internally from our tech teams who integrated the solution into the VScommerce platform.

We have around seven more projects in the pipeline that will go live with Realex Payments and we're hoping to increase this number even further in 2014."

Rich Himsworth

Business Development Manager - Visualsoft

The total migration to Visualsoft, including website build, took 15 weeks to complete. It was crucial to Lilylola that there was no downtime when changing platform and payment service provider. Realex Payments boarded Lilylola when it was still live on its previous platform without disrupting service. As soon as the Visualsoft implementation was complete and Lilylola gave the green light, the payment service was switched over to the new ecommerce platform with zero downtime.

visualsoft
eCOMMERCE

Results

Realex Payments worked closely with Visualsoft in the implementation of the frontend and backend payment solution. The end result was a solution that would maximise the customer experience and ultimately online sales.

Realex Payments provided the following:

- **A secure and reliable payment system** - Realex Payments is dedicated to the maintenance of its unsurpassed system resilience record - an average of 99.99% uptime in the past three years - and has recently made a seven figure investment in infrastructure. Realex Payments operates over two data centres with active-active configuration and no single point of failure. Failover is provided at a site and component level and a complete site failover executes within approximately 90 seconds
- **Comprehensive fraud management solutions** - Realex Payments' fraud management services include Address Verification Service (AVS), 3DSecure, fraud scoring and detailed chargeback analysis reports
- **American Express SafeKey** - Realex Payments supports American Express SafeKey so Lilylola could now have the same level of chargeback protection for their American Express SafeKey transactions as for Visa and MasterCard
- **An online reporting tool** - when combined with expert assistance from the Realex Payments support team, this reporting tool would allow Lilylola to proactively identify transaction or decline patterns and to find solutions to the ongoing problems affecting the business
- **A fully customisable payment page** - the Realex Payments' payment page could facilitate Lilylola's branding. This provides a seamless payment experience for the customer
- **Top quality account management and customer service** - the dedicated integration and support team provided proactive and responsive support to Lilylola

Lilylola felt reassured by the expert guidance and advice provided through the integration process and was equally impressed by the immediate analysis provided around the false decline issue. Realex Payments was able to investigate all suspicious transaction cases and get an in-depth breakdown of the reason for decline. By looking into specific examples, Realex Payments could identify unique cases in which the transaction was incorrectly flagged as a fraud risk.

In one instance, the problem was caused by a user navigation issue: the customer had navigated back and forth over a number of pages. Lilylola was able to effectively advise the customer and improve the website navigation design.

In relation to the issue of false declines, the immediate analysis performed by Realex Payments identified unique issues and solutions for the prevention of further false declines and supported the growth of Lilylola's business.

"It is so refreshing to receive the personal account dedication I receive with Realex Payments. That dedication, when combined with the immediate solutions, really helps improve my business. Working with Realex Payments and Visualsoft has improved our service to our customers, made our infrastructure more secure and ultimately ensured we don't lose out on sales like last year.

I am confident that this year, we'll be seeing more satisfied Lilylola customers than ever before."

Bridget King

Owner/Creative Director - Lilylola

"At Realex Payments, we understand the importance of every customer. With online sales, the customer journey is critical to converting sales, whether it's via a mobile or ecommerce website. Our payment processing suite, combined with detailed fraud tools and customisable hosted payment pages and delivered with unbeatable customer service, enables us to provide an unparalleled payment service.

Lilylola is a luxury brand and we are proud to be facilitating payments to allow the company to carry the luxury ethos right through its business."

Andrew Yoakley

Head of Business Development - Realex Payments

Other Realex Payments websites:



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