



GlobalOnePay streamlines multi-currency acceptance for ORGANO



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Shella Chua
Senior Vice President,
Administration and
Distributorship Services
ORGANO

Founded in 2008 by Bernardo Chua, ORGANO is a global sales distribution and network marketing company known for its gourmet coffee, specialty beverages, and personal care products made from certified organic ganoderma lucidum. The company's mission is to improve people's lives by sharing the knowledge of a beneficial alternative to regular coffee. ORGANO sells its suite of products through its independent distributor network and to consumers through its Coffee Connoisseur Club. ORGANO is a rapidly growing global company that currently operates in 44 countries.

The challenge: fast global expansion

When ORGANO opened for business in 2008 the first order of business was to secure the services of a merchant services provider to process online credit card transactions made by the company's U.S. and Canadian distributors. Although the company launched in North America, its founders already had a strategic plan to expand to global markets in Europe, Latin America, and Asia. Therefore, they needed a merchant services provider with proven multi-currency processing capabilities, as well as a deep understanding of the distributorship marketing business. GlobalOnePay was ORGANO's first choice. Since 2009, ORGANO has trusted GlobalOnePay with the processing of multi-currency online credit card transactions in the U.S., Canada, Italy, Norway, Sweden and Hong Kong.

“From the start, GlobalOnePay understood all of our requirements as a dynamic global company,” says Cosette Kagaoan, senior accountant for merchant accounts at ORGANO. “Over the years we have built a strong relationship, and as we have expanded globally GlobalOnePay has always been our first choice for multi-currency credit card processing if they have a presence in the new market.”

“ORGANO has grown so fast that sometimes it's difficult to find a credit card processing vendor who can cater to your needs and really understands your business,” says Shella Chua, senior vice president for administration and distributorship services at ORGANO. “GlobalOnePay understands the direct selling industry and that's an important reason why we have been able to grow together and expand our business to other countries. We have a partnership rather than just a client/vendor relationship.”

The solution: multi-currency payment processing

Each independent distributor orders products and pays by credit card on the ORGANO website (www.organogold.com). All credit card transactions, regardless of the type of currency, that are made on the ORGANO website are routed through the GlobalOnePay



payment gateway for processing. In addition, GlobalOnePay's gateway is integrated with ORGANO's in-house recurring billing system. All recurring orders are simply uploaded to GlobalOnePay for processing twice a month.

"Compared to other processing vendors we have worked with, GlobalOnePay is easier to integrate with our internal order processing system because they have more advanced technology," Chua says. "Our IT department reports that it's much faster to integrate with our back-office systems when setting up payment processing for a new international market."

GlobalOnePay's multi-currency processing capability gives ORGANO the ability to accept orders in more than 80 currencies. As a result of using GlobalOnePay's payment processing gateway, ORGANO can quickly expand into new global markets where GlobalOnePay conducts business without having to set up a local legal entity or bank account. ORGANO's distributors also benefit because they can see products priced in their own respective currencies on the ORGANO website, making it easier and more efficient for them to place orders and pay for them in a familiar currency.

ORGANO also uses GlobalOnePay's secure card storage and tokenization capabilities, which provide access to billing data without the liability of storing sensitive card information. Tokenization provides added security for all credit card transactions. "We still run tests on our systems every quarter, but GlobalOnePay has helped us reduce the time we have to spend on PCI compliance, so we can focus on other areas of the business," Kagaoan says.

Kagaoan especially likes the GlobalOnePay 360 Portal, which she uses to access company metrics to project cash flow, as well as to track sales by country and timely chargeback representation and resolution. She also appreciates the high level of responsiveness she gets from GlobalOnePay's customer support team. "The people at GlobalOnePay are always easy to talk to and they usually can resolve any issues in our North American markets within a day, and European markets within 48 hours," Kagaoan says. "Among merchant services providers we've worked with, GlobalOnePay is much faster and responsive."

Chua is also impressed with the GlobalOnePay's level of support. "Even though our business is international, it's important to be able to reach our GlobalOnePay relationship manager locally," Chua says. "We can always reach out to our relationship manager, even after hours and on weekends, to solve any issues together."

"We appreciate the strong partnership that GlobalOnePay has built with us from the very beginning," continues Chua. "We also appreciate the support of our GlobalOnePay relationship manager and the executives at GlobalOnePay. If we ever have an issue, they are there every step of the way to support us and resolve it."

The payoff: easy expansion into new global markets

Using GlobalOnePay's payment gateway for processing multiple currencies, ORGANO has been able to price and sell its product lines in multiple currencies,

optimize international transactions, and make it easier and faster to set up business in a new global market.

According to Chua, it can take two to three months to enter a new international market if ORGANO is working with a credit card processor who is not familiar with ORGANO's business. However, it takes only a few weeks with GlobalOnePay. "GlobalOnePay already knows our history and our business model, so it's easier for them to integrate with our IT system and get a new country up and running right away," Chua says.

"GlobalOnePay has been a trusted partner in helping us expand globally," says Kagaoan. "When setting up business in a new country, it is much simpler and faster to do it with GlobalOnePay since everything is on a single platform. That way we can quickly put the payment processing in place, which helps our new distributors start generating revenue faster, too."

"GlobalOnePay has always been very responsive to our changing requirements over the years," continues Kagaoan. "They recently helped us set up our new distributorship in Hong Kong, and we will continue to build our relationship with them as our business evolves. Most of all, there is a strong element of trust with GlobalOnePay because they know our business very well."



About GlobalOnePay: GlobalOnePay is a leading provider of global omni-channel payment processing technologies and merchant services. The company's modular, scalable, cloud-based platform enables businesses of all sizes to grow faster by accepting a wider range of payments from virtually any market in the world. GlobalOnePay also provides a comprehensive range of merchant services to help businesses increase sales and efficiencies for online, in-store, and mobile purchases. For more information, visit www.GlobalOnePay.com.





GlobalOnePay smooths the way to Canadian currency processing for Seacret Skin Care

SEACRET™
MINERALS FROM THE DEAD SEA

“I’ve been very pleased with the reduction in our decline rates and with the high level of service we get from GlobalOnePay.”

**Camille Transtrum
Controller
Seacret Skin Care**

Seacret Skin Care is a wholly-owned Canadian subsidiary of Seacret Direct, an e-Commerce and direct sales company headquartered in Phoenix, AZ. The company is known for its unique skin care products produced in Israel and extracted from the muds, salts, and minerals found only in the Dead Sea, which have restorative capabilities for the skin. Seacret Skin Care products can be purchased directly from the www.seacretspa.com website or from exclusive locations within North American shopping centers. Seacret Direct continues to expand its international presence as it serves current markets throughout Europe, South America, Australia, India, Israel, Japan, New Zealand and Thailand.

The challenge: payment processing for new Canadian subsidiary

In 2013, Seacret Direct spun off the Canadian division of the company into a wholly-owned subsidiary called Seacret Skin Care. At the time, Seacret Direct was using another merchant services and payment gateway solution to process North American orders through the Seacret Direct website. Canadian customers who shopped and ordered through the website saw pricing only in U.S. Dollars and payments in U.S. Dollars were subject to fluctuating exchange rates. For its new Seacret Skin Care subsidiary, Seacret Direct wanted to display and process orders for its Canadian customers in their native currency.

Seacret learned about GlobalOnePay’s multi-currency processing capabilities and transitioned all Canadian orders to its payment processing gateway. “We were up and running on the GlobalOnePay platform within just a matter of a few hours,” says Camille Transtrum, controller at Seacret Skin Care. “GlobalOnePay enabled us to keep on processing orders as usual.”

The solution: GlobalOnePay multi-currency processing

“We have been very pleased with the performance of the GlobalOnePay platform, especially during our Black Friday sales event this year,” Transtrum says. “We did more than 6,000 line items of sales in 2 ½ days and processed two months’ worth of transactions in 1 ½ days. Everything went smoothly.”

The GlobalOnePay payment gateway is integrated with Seacret Skin Care’s proprietary systems and a direct sales order fulfillment, payment, and commission system provided by Exigo. All credit and debit card transactions that are made on the Seacret Skin Care website are routed from the Exigo ordering system to the GlobalOnePay gateway for processing.

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THE COMMERCE GROWTH PLATFORM

GlobalOnePay's multi-currency processing capability enhances customer service in the Canadian market and provides Seacret Skin Care with a streamlined way to manage and track transactions and commissions. Seacret Skin Care also leverages GlobalOnePay's tokenization capabilities, which provides access to billing data without the liability of storing sensitive card information, reducing PCI compliance issues.

In her position as controller, Transtrum accesses the GlobalOnePay portal every day to ensure that all orders have been paid for in the correct amounts and have been shipped. As such, GlobalOnePay's reporting capabilities and visibility into transactions have proven to be especially valuable to Transtrum's efficient workflow.

"I'm very happy that we switched over to GlobalOnePay," Transtrum says. "I love the reporting feature because I can pick the exact columns that will show in my reports, so I don't end up with columns of extraneous information that is not meaningful. The flexibility and options that GlobalOnePay provides makes my job easier."

The payoff: new market, no problems

As soon as Seacret Skin Care started using GlobalOnePay's payment gateway for processing multiple currencies, the company was able to make a smooth transition to pricing and processing orders in Canadian Dollars. Over time, the company also realized a significant reduction in its credit card decline rate.

"We have seen our credit card decline rate drop significantly since we joined the GlobalOnePay platform," Transtrum says. "Previously we experienced an average daily decline rate of about 30%, but with GlobalOnePay we are consistently below 20%, and some days as low as 7%. I've been very pleased with the reduction in our decline rates and with the high level of service we get from GlobalOnePay."

In addition, GlobalOnePay's multi-currency capabilities have helped Seacret Direct and its Seacret Skin Care subsidiary to:

- Provide Canadian customers with a "local" e-Commerce shopping experience with no additional investment in payment processing services
- Enhance the purchase experience by billing Canadian cardholders in their native currency and avoiding exchange rate fluctuations

As Seacret Direct expands, GlobalOnePay's cloud-based payment gateway can help the innovative skin care company enter new markets without having to set up a local legal entity or separate bank accounts as a single point of integration provides access to 80+ processing currencies, connectivity into 130+ networks and banks, and the ability to accept all major forms of electronic payment across online, in-store and mobile channels.

About Seacret Skin Care

Seacret Skin Care is the Canadian wholly owned subsidiary of Seacret Direct, a direct sales and marketing company headquartered in Phoenix, AZ. The company offers a collection of skin care products that have their sources in the natural minerals and ecological atmosphere of the Dead Sea.



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GlobalOnePay helps drive business growth at cosmetics company

In 2015, a well-known sales distribution and network marketing company launched its own products division and a proprietary line of branded skincare products.

The challenge: new company, new markets

Although there was a solid distribution and sales network of representatives already in place, the company now needed a new payment processing provider that could integrate easily into existing systems and handle multiple currencies. As the company's management team began their search, its data provider at the time recommended GlobalOnePay.

"We looked at other companies, but GlobalOnePay stood out as the one that could give us the fast response time we needed," says the business development director. "We are a very fast-paced company. We act quickly on new ideas and want to implement them in a very short time frame. GlobalOnePay met all of our requirements and played a big role in bringing our new product division online very quickly."

The solution: a payment processing platform built for business

The implementation of GlobalOnePay's payment processing platform went very smoothly and right on schedule. Developers were able to easily use and adapt the code provided by GlobalOnePay to integrate with existing back-end systems.

For the launch of the new product division, the company built an in-house data system for front-end and back-end order processing and engaged GlobalOnePay to integrate its modular, scalable, cloud-based transaction processing system. Each independent sales representative has his or her own business website that serves as their primary sales and marketing tool. All sales transactions that go through the rep's website are routed to the GlobalOnePay gateway for processing. Payment information is also integrated with the company's office so reps can keep track of their commissions, how many customers they have, and more.

"The GlobalOnePay team worked around the clock for us," says the business development director. "Our GlobalOnePay account manager and the integration team provided continual support to our in-house data systems team to make sure that all of the pieces fit properly. We were up and running with GlobalOnePay in about two weeks."

The chief financial officer and other executives rely on the GlobalOnePay360 portal to access and review the company's payment metrics and analytics. "GlobalOnePay360

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**Business Development
Director**

is very user-friendly and an asset to our financial team,” says the business development director. “The reporting is very robust, so our users don’t have to search for the data they need to support business decisions.”

Other features of the payment processing platform have enabled the company to increase efficiency and promote growth. The cosmetics division uses GlobalOnePay’s recurring billing and subscription database capabilities to offer a US\$50 preferred customer discount to customers who order products on a monthly subscription. In addition, the GlobalOnePay Auto Account Updater saves time and reduces declines by updating credit cards that have expired or have new account numbers. Finally, Smart Transaction Routing improves the transaction approval rate while reducing costs as transactions are automatically routed to the least expensive account.

“Another key benefit is the security and reduced PCI liability risk we get with GlobalOnePay,” says the business development director. “With GlobalOnePay’s tokenization features, we can secure all payment-related functions by providing access to billing data without the liability of storing sensitive card information.”

Most of all, GlobalOnePay gives the cosmetics division the ability to process and accept a wide range of payments from virtually any international market in the world.

“GlobalOnePay worked with our team on integrating the payment processing

platform with our in-house data system,” says the business development director. “We needed payments to go into multiple accounts and to be accepted in three different currencies, U.S. Dollars, Canadian Dollars, and British Pounds. It was a no brainer to use GlobalOnePay.”

The payoff: easy payment processing

The responsiveness of GlobalOnePay continues to be a source of satisfaction at the cosmetics division. “Because our business is network and relationship marketing, we hold events at night and on weekends,” says the business development director. “GlobalOnePay has supported us during off hours many times. Recently, we had to make modifications to some merchant accounts for an event in Dallas, and GlobalOnePay got us up and running quickly and supported us throughout the weekend. It was a great experience.”

Ease-of-use is another huge benefit in terms of not only initial integration and setup, but also daily use of the GlobalOnePay system to process returns and investigate if a charge was processed correctly or not. “GlobalOnePay is very straightforward for anyone on my team to use,” says the business development director.

The cosmetics division currently accepts Visa, MasterCard, American Express, and Discover. About 55% of the total transactions are in U.S. Dollars, with the remaining processed as Canadian Dollars

and British Pounds. In the near future, the company plans to expand into additional international markets – and GlobalOnePay will be ready to support business growth.

“We are planning on going worldwide very soon,” says the business development director. “GlobalOnePay gives us the significant benefit of a fast and very simple way to pursue and test new markets and add new currencies without having to repeatedly integrate and set up new systems. We just reach out to GlobalOnePay and add a new currency function to our account. We couldn’t do that with any other transaction platform that I know of.”

The cosmetics division sees the GlobalOnePay payment processing platform as a tool for business growth today and in the future. “We simply wouldn’t be able to process our skin care product orders if we didn’t have the GlobalOnePay solution,” says the business development director. “They were a huge part of our new product launch and they continue to make a big impact on our ability to grow our business internationally.”



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