

**Customer Success Story** 

# **Johnsons Jewellers**

## 126 Years of Exceptional Service & Family Values

Established in 1897, Johnsons Jewellers is a renowned UK luxury jeweller celebrated for its rich heritage, dedication to craftsmanship, and timeless elegance of its collections. What sets them apart is their in-house design and repair departments, which boast highly skilled professionals offering a range of services, from watch repairs to custom jewellery design.



Johnsons Jewellers provide exceptional service in-person, over the phone, and online. With the quick and easy launch of Prommt, multiple in-store users can now send secure, fully-branded, and personalised payment requests through various messaging channels. Prommt offers convenience during remote consultations, ensuring secure payment collection while preserving our brand identity. Pay by Bank reduces costs by eliminating card processing fees and chargebacks, and enables faster payments. It's concierge commerce made simple.

Secure. Trusted. Branded.

Libby Johnson, Director at Johnsons Jewellers

Payment Requests.



## Challenge

At Johnsons Jewellers, personalised shopping assistance is offered through video or phone consultations and web chats, ensuring online customers receive the same exceptional support as they would in-store. The jeweller aims to provide a frictionless and secure payment experience that protects both customers and the business from fraud. However, the team encountered challenges in bridging the gap between real-time consultations and collecting secure remote payments.

To overcome this hurdle, they sought a payment request platform that seamlessly allows online personal consultations to be followed with secure, merchant-branded payment requests sent via SMS, email, or web chat. They were looking for an innovative solution that reduces card fraud and chargebacks, streamlines payment administration, and reflects Johnsons Jewellers' commitment to delivering a remote buying experience that aligns with their brand identity.



### **Solution**

Since adopting Prommt Payment Requests in March 2023, Johnsons Jewellers are able to convert risky telephone and remote payments into an online, secure, merchant-branded checkout process. This empowers them to reduce fraud, chargebacks, and payment administration costs, while enhancing data security and ensuring compliance with PCI and GDPR/UK DPA regulations.

Prommt consolidates reporting from a single interface, and excels at team management, access control and compartmentalisation. Johnsons Jewellers can view and filter all information about their SMS and email payments with a real-time statistics dashboard. Key staff are alerted as soon as a payment is made, and comprehensive reporting is available to enable reconciliation of payments and accurate reporting.

Prommt gives Johnsons Jewellers the ability to present two payment options - pay by card or pay by bank, which is based on open banking payments. Leveraging Prommt's Pay by Bank, Johnsons Jewellers achieved further cost reduction through the elimination of card processing fees and decreased payment settlement times.

# **Payer Benefits**

### **Fully Branded Experience**

A seamless payment journey that reflects Johnsons Jewellers' brand identity.

### **Payment Flexibility**

Pay through SMS, email, WhatsApp, web chat and more. Pay by card or via open banking, through multiple currencies.

#### **Trusted**

Https checkout page integrated to Johnsons Jewellers' website. The ability to carry their brand throughout the payment journey builds trust.

#### **Express Checkout**

Safely store card information for a seamless shopping experience.

#### **Forward to Payer**

Forward payment request to a third party who may be responsible for completing payment.

#### **Security and Confidence**

The customer is brought to a pre-populated payment flow, enabling them to pay from the comfort of their mobile device and the familiarity of their online banking app for authentication.

### Pay by Bank

Pay by Bank is replacing cumbersome, manual bank transfers and some larger card transactions. Moreover, it safeguards Johnsons Jewellers high-value transactions against fraud by eliminating chargebacks entirely.

By simply sending a Prommt payment request, the customer is brought to a pre-populated payment flow enabling them to pay from the comfort of their mobile device and the familiarity of their online banking app for authentication. Pay by Bank offers an easier, more streamlined process of accepting bank payments in comparison to manual bank transfers, resulting in further reduction of operational overhead.

#### **Impact**

- 1. Currently 58% of their payments on Prommt are processed through Pay by Bank.
- 2. With Prommt's Payment Orchestration feature, Johnsons Jewellers have the power to present the desired payment method to customers (card or bank) based on variables such as geographic location, customer/ purchase type and value of the transaction via admin settings.
- 3. Pay by Bank delivers significant savings on payment operations costs and reduces revenue leakage due to card fraud & chargebacks.

