

# Case Study - Wilsons Auctions

## OVERVIEW

Holding over 3,200 auctions each year, [Wilson's Auctions](#) has grown from a single auction site in Northern Ireland to become the largest independent auction company in the UK and Ireland with an annual hammer total in excess of £620 million.

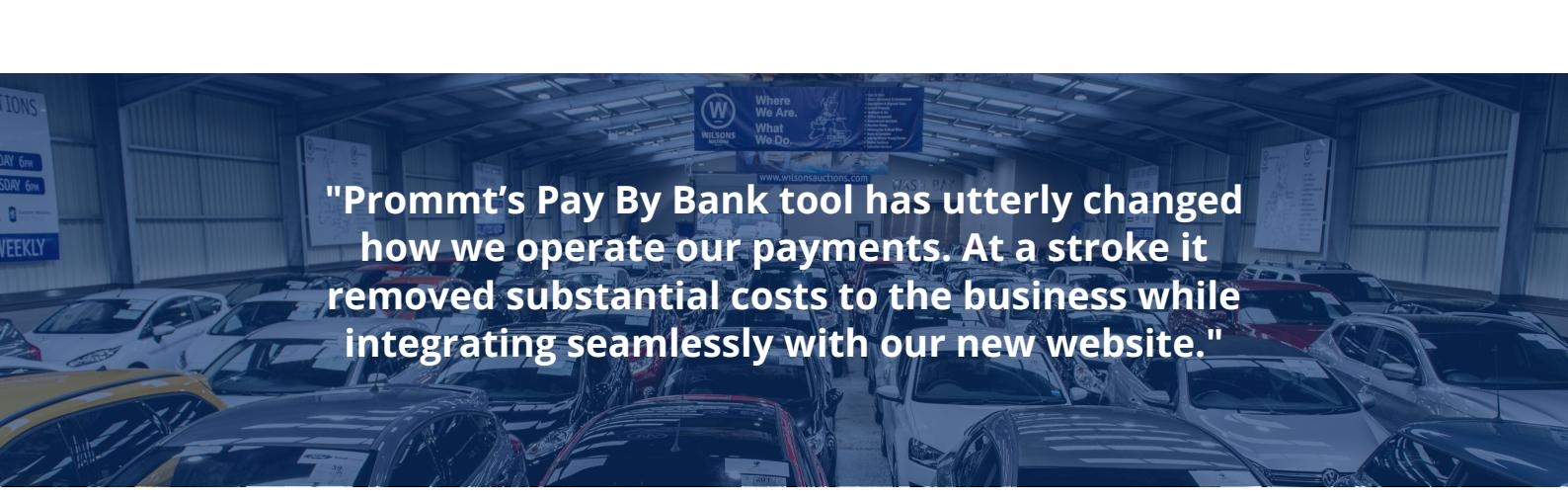


## THE CHALLENGE

Wilson's Auctions first partnered with Prommt in 2022 as one of the earliest adopters of Open Banking. At that time, payment processes relied heavily on manual processes, with staff taking payments in person or over the phone, consuming valuable time and causing payment delays.

The business was also dealing with a high volume of chargebacks which added administrative pressure and financial risk. Card processing fees were consistently high, and funds took three days to arrive from the issuing company, slowing cash flow at critical moments. Frequent reconciliation issues added further administrative overhead.

Prommt addressed all these challenges in 2022, and in 2025 Wilson's Auctions deepened the integration by using Prommt's API to optimise their web based processes.



**"Prommt's Pay By Bank tool has utterly changed how we operate our payments. At a stroke it removed substantial costs to the business while integrating seamlessly with our new website."**

## THE SOLUTION

With support from Prommt, Wilsons Auctions rebuilt its customer website and user experience, launching a new self-service platform in summer 2025. The previous model relied on emailed invoices and in person payments, which created friction for both customers and staff. The goal was simple. Customers needed the ability to bid for goods, view their invoices and complete payments entirely online, while also reducing the growing cost of card transactions.

The result is a frictionless payment journey, allowing customers to start and complete payments without leaving the Wilsons Auctions environment, with no unnecessary redirects or manual steps.

Prommt addressed both challenges simultaneously. While card payments remain available for lower value transactions, the introduction of Prommt's Pay By Bank capability transformed how Wilsons Auctions manages high-value payments. The solution significantly reduced transaction costs and integrated seamlessly with the new website. This shift created an immediate financial benefit while delivering a modern and intuitive payment journey.

The improved online journey has already produced a faster payment cycle, with customers completing transactions more quickly and with fewer queries.



"Prommt solved two problems at once. We offer card payments for lower value transactions, but the majority of our payments are high value and Prommt's Pay By Bank tool has utterly changed how we operate our payments. At a stroke it removed substantial costs to the business while integrating seamlessly with our new website."

Paul Clarkin  
Wilson's Auctions

## KEY BENEFITS

- Significant reduction in payment processing costs through the adoption of Pay By Bank for high value transactions
- Seamless customer journey with payments beginning and ending on the Wilsons Auctions website
- Faster payment cycle driven by improved online self service and reduced customer friction
- Lower reliance on manual processes, freeing staff time for higher value work
- Reduced chargebacks and fewer disputed transactions
- Stronger operational resilience with a modern, integrated payment infrastructure
- Reliable and responsive support from Prommt whenever issues arise
- Future proofed website and payment experience built through close collaboration between Prommt and the Wilsons Auctions development team





Ready to get started?

Get in touch to discuss how we can help your payments perform at a world-class level.

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