



# PolarMoment

## Merchant Services Procurement

Delivered for **AXCEL GROUP**

### AT A GLANCE

Polar Moment helped Axcel Group achieve a 46% reduction in card processing costs without compromising service quality.



### THE CLIENT

Axcel Group Limited is a leading hotel operator, managing 13 brands including Hilton and Marriot hotels.

Axcel Group has a team of hotel specialists covering all the required hotel disciplines, ranging from human resources to sales and operations.

### THE CHALLENGE

Payment systems often involve hidden fees, including interchange fees, gateway costs, and surcharges that businesses may overlook. Payments consultancy plays a critical role in minimising these costs by auditing current providers and negotiating better terms.

Axcel Group sought the payments expertise of Polar Moment to optimise their merchant services and reduce their payment processing costs.

Axcel Group was satisfied with its provider, Elavon UK, which had delivered consistent service. However, a regular cost review gave Axcel an opportunity to explore better commercial rates with alternative suppliers.

## OUR APPROACH

Polar Moment director John Rozek led the initiative. John collaborated closely with Axcel Group's finance and operations teams to understand the nuances of their business and their requirements beyond pricing—such as reliability, customer support, and scalability.

John identified five potential acquirers with the industry reputation, technical capabilities, and pricing models to meet Axcel's requirements. These acquirers included leading payment providers with competitive offerings and experience servicing multi-sector businesses.

John contacted each acquirer, soliciting detailed proposals with pricing and service-level agreements (SLAs), including settlement times, fraud prevention measures, and dispute management capabilities.

In parallel, John also engaged with Elavon to renegotiate Axcel Group's existing terms. Since Axcel Group was already satisfied with Elavon's service, maintaining this relationship was a priority.

Once John received all the proposals, he conducted a comprehensive comparison, aligning the offers to ensure clarity. Each offer was analysed in terms of both upfront costs (such as setup fees) and long-term expense (like interchange rates and transaction fees).

John's deep industry knowledge allowed him to negotiate further discounts and enhance service terms, ensuring Axcel Group had the best options available.

After refining the offers, John provided Axcel Group with a report detailing his findings. This included a recommendation on the best option, although all of them offered significant savings while maintaining operational continuity.

## THE RESULTS

The outcome of the project exceeded expectations. After careful evaluation, Axcel Group achieved a 46% reduction in its card processing costs and one of the most competitive rates in the sector.

Not only did the project deliver substantial savings, it ensured that Axcel Group continued to receive the high-quality service and technical support they had come to rely on for their merchant services.

This case demonstrates the value of expert payments consultancy, where Polar Moment's strategic negotiations unlocked significant savings for Axcel Group without compromising service quality.

## ABOUT POLAR MOMENT

Founded in 2006, Polar Moment has an excellent track record of delivering software development and consultancy projects for a range of domestic and international clients. Polar Moment works with several of the world's leading organisations for whom we design, develop, support and host applications. Our experienced team, working to ISO9001 and ISO27001 processes have the experience and passion to make your development project succeed.