boost
payment solutions®

CASE STUDY

Boost Payment Solutions Helps Large Retailer Centralize Reporting and Scale Card Spend

PROBLEM STATEMENT

For a large home improvement retailer with more than 4,000 locations, virtual card acceptance had become difficult to scale. Transactions were spread across retail stores and regional credit offices, while key remittance details, including account numbers and invoice numbers, were not always captured consistently.

Payments required manual intervention, exceptions were difficult to clear and reconciliation depended on incomplete data from multiple sources. The process also made it harder to understand the true cost of card acceptance, optimize interchange and reduce exposure to sensitive card data. The retailer needed a way to keep valuable card spend in place without adding more manual work to an already complex operation.

SOLUTION

Boost implemented it's multi-patented straight-through processing (STP) technology, Boost Intercept®, to help transform the retailer's decentralized virtual card process into a centralized, automated acceptance model. By consolidating payment files directly to one inbox and enriching payment notifications with the remittance data needed for reconciliation, Boost created a more seamless process for handling virtual card payments.

Instead of requiring teams to manually track, key and reconcile payments across multiple locations, Boost enabled a more controlled workflow that supported automation, improved reporting and cleaner daily reconciliation. The result was a solution designed around the retailer's operational reality, not a one-size-fits-all payment process.

SUCCESS METRICS

$500M+
Annual card spend

340,000+
Card transactions annually

4,000+
Locations supported

3 FTE Saved
Through automation

KEY BENEFITS

Centralized reporting

Consolidated payment and remittance data into a headquarters-led workflow, giving the retailer cleaner visibility across thousands of locations and reducing reconciliation complexity.

End-to-End Automation

Automation replaced manual keying and payment follow-up across locations, while a custom logic engine validated and corrected invoice and account numbers, significantly reducing payment exceptions and rework.

Optimized transaction costs

Payments were processed through Boost at optimized interchange rates, with no transaction limit.

Improved security

Reduced exposure to sensitive card data, helping lower fraud risk and alleviate PCI compliance concerns.