

## CASE STUDY

## Rentalcars.com – increasing authorisation rates and customer transactions with J.P. Morgan Commerce Solutions



In an expanding online travel market, Rentalcars.com is the world's largest online car rental service with a global user base across 162 countries, supported through a website available in 40 languages, facilitating bookings in 64 currencies.

Rentalcars.com arranges more than 7.1 million rentals per year in over 47,000 locations worldwide.

### THE OBJECTIVES

In 2013, Rentalcars.com experienced consistently low authorisation rates from their US website traffic and this had a negative impact on their overall revenue growth, as well as ultimately increasing cart abandonment rates.

Rentalcars.com had little visibility of approximately 31% of transaction declines from their acquirer. Without detailed insight into the reason for each decline, Rentalcars.com found it challenging to establish the best course of action to re-present the authorisation.

In October 2014, Rentalcars.com asked J.P. Morgan Commerce Solutions to assess and diagnose the cause of these high decline percentages, as well as to recommend a course of action to increase authorisation rates.

### THE SOLUTION

In order to meet Rentalcars.com needs, J.P. Morgan Commerce Solutions conducted an in-depth review to fully understand their processes and issues, in order to determine the root cause of the decline percentages. Using the findings, a best practice strategy, specific to Rentalcars.com, was implemented to assist in realising the expected revenue.

Commerce Solutions provided a better understanding of the benefits involved in routing payments through different geographical regions and facilitated greater clarity for each declined transaction.

### THE RESULTS

J.P. Morgan's international processing capabilities and expertise in authorisation response codes, backed by their detailed consultative approach, brought two-fold benefits to Rentalcars.com. By working with J.P. Morgan to route bookings through the US rather than the UK, Rentalcars.com was able to avail of local domestic interchange fees. In addition, this ability to use a local US acquirer provided significant improvements in their authorisation rates.

**This ultimately resulted in direct and rapid success, with an improvement of up to twenty-five per cent and the removal of cross-border transactions for US cardholders.**

### CLIENT

Rentalcars.com

### THE OBJECTIVES

In 2013 Rentalcars.com experienced consistently low authorisation rates from their US website traffic.

Commerce Solutions was asked to diagnose the cause of decline rates of 31% and recommend recourse to increase authorisation rates.

### THE SOLUTION

Commerce Solutions undertook a root cause analysis to determine cause of declines and implemented the best practice solution to route payments through different geographical regions.

### THE RESULTS

- Rentalcars.com was able to avail of local domestic interchange fees through US routed bookings.
- The ability to use a local US acquirer provided significant improvements in their authorisation rates.

**“The J.P. Morgan Commerce Solutions team worked with us to deliver a seamless payments experience and significantly increased the number of successful international authorisations per day”**

Neil Barnes, CFO, Rentalcars.com

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