

Case Study: Kiwi.com



*Low-cost flight search engine uses
Zooz to optimize payment performance*

THE CUSTOMER

Kiwi.com

CUSTOMER URL

www.kiwi.com

OBJECTIVES

- Simplify the integration process
- Find a customizable solution
- Reduce processing fees

SOLUTION USED

- Zooz Smart Routing™

RESULTS

- Quick onboarding and integration with minimal paperwork
- Competitive processing fees with Be2Bill and Credorax, saving 45% on their processing costs
- Efficient integration for additional languages, currencies, and payment methods, as needed
- 1269% rise in processing volume since integrating with Zooz, and a 19% increase in conversions

The Company

Kiwi.com (formerly Skypicker) is a flight search engine that provides an intuitive user interface for finding low-cost flights to destinations worldwide. The company prides itself on its simple and user-friendly website, where users can search for flights using an interactive flight map and minimalist interface. Kiwi.com filters through flights on all major budget airlines to offer the cheapest flight options, facilitates flight searches within a wide range of dates and geographical locations, and shows users all possible flight combinations to broaden their selection of travel itineraries.

The Challenge

Kiwi.com attracts a wide international audience of travelers, and as such requires the ability to accept payments from users worldwide. In order to process their large transaction volumes, Kiwi.com partnered with a payment gateway, but quickly began struggling with the entry barriers to accepting payments. They began integration with the gateway and faced endless amounts of approval paperwork to complete the lengthy integration, with no guarantee that the acquirer eventually would approve their service. "The integration

paperwork and process was demanding so much of our valuable time and resources, while we received almost no support from our payments service," explained Oliver Dlouhy, Kiwi.com CEO. Beyond the frustrating integration challenges and lack of responsiveness, in order to maintain their payment solution Kiwi.com was bound by high transaction fees. Serving travelers worldwide, Kiwi.com needed a payment solution that could accommodate numerous currencies and accept payments from different countries.

The expense of facilitating such transactions along with the complicated integration, prompted Kiwi.com to search for a payment solution that could provide a quick integration, better processing rates, more responsive support, and, most importantly, the flexibility to make changes to the payment offering to accommodate the company's growth.

After exploring a number of payment service options, Kiwi.com discovered Zooz and were attracted to Zooz's connectivity to multiple acquirers and ability to easily facilitate merchant integrations with new acquirers and payment methods. Zooz's customizable solution "has the sophistication and the scale to see us through to the future," said Oliver Dlouhy.



Optimal Integration with Zooz

To initiate the integration, Zooz opened Kiwi.com's account on the Zooz portal and sent them their company credentials for the portal as well as all the necessary SDKs and APIs for the integration. Zooz managed all the processor integration paperwork for Kiwi.com, requesting minimal documentation required for Zooz to complete the integration for Kiwi.com.

Only two months from the time Kiwi.com spoke to a Zooz account manager to inquire about Zooz, they went live and were able to start accepting payments online. Zooz facilitated Kiwi.com's integration with the local European processor Be2Bill, which quickly approved Kiwi.com for a merchant account and enabled them to process for fees significantly lower than their previous processor's.

Kiwi.com finished integrating and testing the payment technology and, shortly after going live, they implemented Zooz's Smart Routing solution, which quickly optimized their payment performance even further. Kiwi.com's processing expenses were reduced considerably when they integrated a second processor, Credorax, to process

all non-Euro transactions. By routing Euro transactions through Be2Bill and payments in all other currencies through Credorax, Kiwi.com was able to save 45% of their transaction costs, in addition to their 19% rise in conversions. Additionally, having acquirer redundancy enabled Kiwi.com to reroute all their transactions when one of their processors experienced downtime. Instead of losing revenues because one processor could not enable transactions' completion, Zooz rerouted all Kiwi.com's payments through their other processor, to maintain processing proficiency.

Increasing Payment Efficiency

Kiwi.com has also gained Zooz's security technology and level 1 PCI compliance, enabling them to store, protect, and reference user data more quickly in order to streamline the user checkout process, and maintain their comfortable user experience. Oliver Dlouhy said, "Zoos has allowed us to do more with our payments, more efficiently and with better results." Since integrating with Zoos, the company's processing volume has risen 1269%. Beyond the rise in profits, Kiwi.com has regained the time they had been dedicating to

handling their payments and have been able to refocus those resources into managing their business, growing their client-base, and entering new markets. With the flexibility and expertise they gained from Zoos, Kiwi.com can easily add new currencies, languages, payment methods, and acquirers as they grow and their needs change, without having to worry about the hassle of complicated integrations.



"Zoos has allowed us to do more with our payments, more efficiently and with better results. It has the sophistication and the scale to see us through to the future."

*Oliver Dlouhy,
CEO Kiwi.com*

Zoos provides a data-driven payments platform designed to help merchants maximize their payments performance. Zoos offers the flexibility to connect with and route transactions between financial institutions. It is the partner of choice for any business seeking to extend reach, reduce decline rates, increase revenues, maintain strong customer relationships and meet the challenges of the dynamic global market. For further information please go to www.zoos.com.

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