

Family Christian Stores Consolidates Retail Payments with ISD Software

Family Christian Stores is America's leading specialty retailer with over 5,000 employees in 39 states. Through new store openings and acquisitions, the Company now sells its popular Christian products and church supplies through over 300 retail stores, a mail order catalog, and via the Internet. Throughout its history, the Family Christian Stores product line has evolved to include bibles, books, music, apparel, software, cards, and movies. The Company's core mission is to provide high-quality Christian products that impact the lives of people everywhere while achieving exceptional business performance.

Multiple Payment Needs

As part of a larger payment system solution, Family Christian Stores recently upgraded to a wide area network, installed new point-of-sale software, and chose ISD's Payment Switch software to authorize a variety of tender types. Family Christian Stores searched for payment software that could leverage the speed and reliability of an IBM iSeries platform, process e-commerce payments, and provide self-managed methods for authorizing checks and gift card transactions. ISD software interfaces with the Company's new point-of-sale system to provide additional operational and results-reporting functionality.

Proven Payments Partner

Before implementing ISD software, Family Christian Stores processed payment transactions through dial-up terminals located at each store. Lengthy processing times resulted in long lines during check-out and wasted time for customers. After installing ISD software, average transaction time decreased dramatically, and Family Christian Stores enjoyed a significant cost savings per transaction by moving from dial-up to leased communication lines. The Company is also able to consolidate payments through its multiple e-commerce and in-store channels.

ISD Stored Value software enables Family Christian Stores to self-manage their own gift card program and leverage additional promotional, consumer loyalty, and marketing opportunities. ISD Check Authorization allows the Company to selectively process checks based on negative and positive customer information files stored in a merchant or payment processor database.

Jef Fite, CIO for Family Christian Stores, was involved in planning the new payment system and played a key role in selecting technology vendors to support the project. According to Fite, "We chose to partner with ISD based on their previous experience in integrating with our chosen point-of-sale system and their ability scale with our business needs."

Prepared for Future Growth

In the future, Family Christian Stores will continuously evaluate methods for addressing the changing needs of their customer base. ISD software will evolve to meet new payment challenges and offer opportunities for cost reduction and customer service.

"Using ISD software, we reduced our average processing time for credit card purchases from over 30 seconds to approximately 2-3 seconds per transaction."

Jef Fite

CIO

Family Christian Stores