Case Study: DecisivEdge Helps Materials Distributor Modernize Their Payment Stack

CHALLENGE

With an erratic rise in costs and tightening margins, today's businesses are under pressure to do more with less.

The right third-party technology partners can unlock new levels of efficiency, automation, and insight. But, only to the degree they are continuously assessed for fit and function.

Evaluating integrated systems you're using can be time consuming and challenging. You must look at it without any emotions and think practically: Is this still helping us run smarter? Is it holding us back? Are there better or more cost-effective alternatives?

For one mid-sized materials distributor, that question led them to take a long, hard look at their long-time payment processor. And ultimately, it led them to make a bold switch that modernized their payment operations.

Authorize.Net had been the distributor's payment processor for over a decade. The distributor liked them, and thought they had great customer service. But as the business grew, so did the pain points:

- **Reconciliation was a mess.** The finance team spent a significant amount of time (a couple of hours per week) manually matching settled payments to deposits — a process prone to errors.

- **Temporary authorizations became bottlenecks.** If an order remained unfulfilled for over 30 days — such as a back-ordered product — the team had to contact the customer, request or approve a new payment authorization, and continue the process. This also meant that the funds were unavailable until the order was filled, and the authorized payment was settled.

- **No flexibility for changes.** If a customer modified their order (say, added new items), a brand-new authorization may be required. This added friction to both the customer experience and internal operations.

- **Cost.** Finally, the distributor believed they could save money on the transaction fees associated with payments from bank accounts (ACH).

When the time came for the distributor's own finance team to look closely at end-of-year books, and high-volume growth, it became clear that they should evaluate alternative payment processing vendors.

SOLUTION

DecisivEdge worked with the distributor to reimagine their entire ordering and payments workflow.

While Stripe ultimately provided a fresh, modern way to rethink how payments could work more effectively, there were other contenders. Options included (but were not limited to) Square and Plaid. In the end, the distributor evaluated the reporting and reconciliation features, transaction fees, the flexibility of payment options, and the ability for customers to save their payment profiles without increasing PCI risk.

What the business needed was a platform that could handle:

- Flexible authorization and capture flows

- Transparent, developer-friendly reconciliation tools

- Improved ability to comply with PCI regulations

- Saving customer payment methods for future use

Stripe's API's gave granular control over how and when payments were processed to include a little something like this:

- **No more holding temporary authorizations.** Instead of locking funds upfront, Stripe let the business track a payment method and charge it only when the order shipped. This added flexibility was especially valuable for changing orders.

- **Fewer reauthorizations meant greater efficiency for Accounting and Customer Service Representatives.**

- **Smarter bank reconciliation.** With Stripe's APIs, every payment intent had a unique ID — which meant every credit card deposit could now be mapped, in detail, back to individual transactions. This visibility made it significantly easier to reconcile "deposits in transit", clean up the general ledger, and close the books faster. Stripe provided a detailed reconciliation of bank deposits to captured payment transactions.

RESULTS

After nearly 9 months on Stripe, the results are clear:

- **Reconciliation is nearly automated.** What used to take manual effort is now streamlined via Stripe's data and reporting tools.

- **Finance teams are freed up.** One person previously spent 30+ minutes a day digging into bank deposits and linking to captured payments. That time is now better spent.

- **Customer satisfaction has improved.** Less friction means there are fewer calls for updated payment details and no holds on customer accounts.

- **Cost savings added up.** Less time spent troubleshooting means the financial benefits outweigh the cost of implementation. There was also an additional benefit of reduced transaction fees.

CONCLUSION

Embedded technology can be hard to replace. There's always friction — data migrations, process rework, retraining employees and changes to the customer process. That's why many companies stay stuck with legacy vendors longer than they should.

But, as your business evolves, you must keep up with new vendors that may align with your needs better. And that's exactly what this materials distributor did. They proactively took an interest in looking for more modern technology, and that has made all the difference.

In the end, this case study isn't just about Stripe. It's a reminder that evaluating third-party technology with purpose can unlock operational wins, financial clarity, and a better experience for your team and customers alike.