



The Card's Not Present. **But we are.**

## Ancestry.com Optimizes Payment Processing with Consultative Merchant Services and Insightful Reporting

### Company Profile

Ancestry.com is the world's leading resource for online family history, with almost one million paying subscribers around the world as of June 30, 2009. Ancestry.com has nine country-specific websites and has digitized and put online over 4 billion records over the past twelve years. Over the past three years, Ancestry.com users have created more than 11 million family trees containing 1.1 billion profiles and more than 22 million photographs and stories. Ancestry.com's products and services include myfamily.com, Genealogy.com, Rootsweb.ancestry.com, MyCanvas.com, dna.ancestry.com, Family Tree Maker and Ancestry Magazine.

### Background

As a result of Ancestry.com's payment processing contract coming up for renewal in 2008, the Company decided to take a deeper look at their current payment processor and their payment processing needs. Overall, Ancestry.com felt as though their ever-evolving business' specific needs were not being taken into consideration. These issues led Ancestry.com to put out an RFP in search of a partner who fully understood the card-not-present (CNP) and Online Services market and could accommodate the Company's continued growth.

Ancestry.com had the following goals in mind when seeking out a new payment management and processing platform partner who would allow them to focus more energy on their business and less on the payment process:

- Garner significant and sustained Interchange savings
- Establish a more personal relationship with a company that understands the Online Services market and takes the time to address its specific business needs
- Optimize visibility of problem areas and proactively address them through advanced reporting capabilities
- Implement a platform with the ability to quickly and easily add new payment methods with fewer dedicated developmental resources
- Gain insight into emerging trends or changes to Visa/MC/American Express
- Improve overall operational efficiencies by reducing downtime and processing errors
- Reduce the number of chargebacks across all of Ancestry.com's Websites

### Success Highlights



- \$50-60,000/month in Interchange savings
- Improved payment processing on it Websites based on knowledgeable merchant services team
- No longer necessary to dedicate resources to create in-house payment processing reports
- Reduced number of time-out events
- No extra resources required to manage the payment process

### Exhaustive Evaluation Process of Leading Payment Management Solutions

Ancestry.com spent a year researching and qualifying payment processing solutions. According to Jenn Munson, payments and fraud prevention manager, it was a very detailed and intensive process.

In 2008, Ancestry.com chose Litle & Co. to implement a payment processing solution that would reduce operating costs and enhance their business models through advanced reporting and analytics capabilities.

Litle & Co. requested several key pieces of financial data and conducted a thorough analysis of Ancestry.com's revenue models and consulted on ways to refine credit card authorizations and processing.

“*Right from the beginning it was apparent that Litle is a merchant advocate, focused on putting our needs and the needs of our customers first. Litle's approach to payment processing goes beyond traditional strategies, looking deep into an organization business practices to find ways to help improve operational efficiencies. For Ancestry.com, Litle has*

been able to help the Company understand how to control Interchange better and how to improve the customer's payment processing experience, all of which equates to significant cost-savings," said Jenn Munson.

## Business Challenges

The Company operates multiple Websites and as such faces challenges of managing its recurring billing transactions across all of them. Litle & Co.'s specialization in card-not-present transactions allowed its Merchant Services staff to quickly address Ancestry.com's recurring billing pain points according to Munson.

*"It is so easy to lose revenue if you don't manage recurring billing effectively and wisely. Interruptions can lead to cancelled subscriptions," said Munson. "Litle & Co. provides cutting edge, end-to-end programs that help merchants maximize the value of recurring billing. Their customer service is also the best I have ever seen. By offering extensive training on the user interface, Litle & Co. arms our team with vital intelligence and allows us to get back to our core business objectives."*

Chargebacks are an inevitable part of every merchant's business. Ancestry.com, who had consistently decreased their chargeback rate over a three year period, welcomed Litle & Co.'s Merchant Services Group's review of its chargeback history and help with refining and improving its existing comprehensive chargeback management plan. Today, Ancestry.com is realizing some of the lowest chargeback rates in the industry.

*"As a Payments Manager, I am dealing with one of the most difficult volatile payment landscapes in history," said Jennifer Munson. "We have consumers who are losing their credit limits or their credit limits are being reduced. Having a partnership with Litle has made a very difficult situation easier to bear. They have provided us support and assistance, given us best practices to go by, and looked at our individual business models to provide us feedback about what we can do to improve those models."*

## The Results:

- \$50-60,000/month in Interchange savings
- Improved payment processing on it Websites based on knowledgeable merchant services team
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## Positioned for Continued Success

With the continued growth of the Company, Ancestry.com looks forward to releasing new Websites and integrating them into Litle & Company's payment platform. With Litle & Co., they can rest assured that optimal processes are in place to help them enhance the value of their business. Every few months, Litle & Co. does a complete review of Ancestry.com's business and conducts written processing reviews. They also leverage analytics-based reporting systems that proactively monitor, measure and fine-tune Ancestry.com's processing. "Litle's reports are superior to others we evaluated and meet all of our business needs," said Munson. "It is no longer necessary to allocate resources to the creation of in-house reports. Thanks to Litle we are now able to dedicate this time towards other areas of our business."

*"Litle & Co. has helped our business tremendously. We are more and more impressed each day with their service model and wealth of CNP knowledge and look forward to continuing this great partnership as we expand our portfolio of services," added Munson. "We can honestly say that our ability to maximize operational efficiencies stems from our relationship with Litle. Their approach to merchant service creates a direct link between Ancestry.com and our assigned Account Manager. I can call my Account Manager about anything and get a really quick turnaround, rather than waiting for an email to be returned or someone to call me that isn't personally aware of my account and my business needs. At the end of the day Ancestry.com knows that Litle is going to stand up for us, they are going to do right by us and we can rely on them to help us be the best company we can be for our customers."*

