



SOLUTIONS: XiPay On-Demand

From an ERP to the POS, enjoy the benefits of secure, integrated electronic payment acceptance throughout the enterprise.

THE PROBLEM

Organizations cannot realize the full value and benefit of accepting electronic payments when those transactions are processed outside of standard workflow and processes enabled by business applications such as ERP systems, CRM systems and web stores. Without the ability to interface these enterprise systems directly with card processors for authorization and settlement of electronic payment transactions, organizations suffer the ramifications of manual, error-prone processes, such

SaaS is taking away the burden from the customer. Customers no longer have to worry about installing, maintaining and upgrading the application. It's significantly changing the effort required by the end-user to take advantage of secure SaaS technologies!

as exposure to data security breaches, high transaction costs, high interchange fees, dissatisfied customers and unacceptable business risks. Leading businesses seek an efficient, safe and affordable payment acceptance solution that will streamline the order-to-cash process, accelerate time to working capital and reduce payment acceptance costs and risks.

The SaaS model is all about operational expense. You are significantly shifting and changing the investment model. In times like these, the operational model is the one companies are favoring!

THE ANSWER

Paymetric's **XiPay On-Demand** is a SaaS (Software as a Service) solution that enables companies to manage, accept and integrate virtually every type of electronic payment in any enterprise system where payment is accepted. **XiPay On-Demand** is a cost-effective service for companies that want to drive fully integrated and secure electronic payment transactions from their enterprise systems directly to their card processor—without the up-front expense of additional hardware and software applications or the untenable risk of data security breaches and PCI compliance failures.

HERE'S HOW IT WORKS

Paymetric's **XiPay On-Demand** service allows electronic payments to flow securely to credit card processors from any system where payment originates within an enterprise, such as SAP,[®] legacy ERP and CRM systems, POS, order entry systems, web stores and call centers. The service is delivered on-demand and is available without installing a full "on-premise" software solution, reducing the liability of managing an internal payment application. **XiPay On-Demand** is coupled with Paymetric's patent-pending XiSecure solution, an embedded tokenization service that replaces payment card numbers in enterprise systems with a surrogate. With this pairing, companies can dramatically reduce the cost and financial burden of meeting the Payment Card Industry Data Security Standard (PCI DSS).

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BENEFITS:

Reduced Total Cost of Ownership of Electronic Payment Acceptance

Where traditional, on-premise payment applications require major licensing fees, significant hardware procurement costs and regular maintenance contracts, XiPay On-Demand lowers the total cost of ownership (TCO) with an inclusive monthly service fee and reduced installation costs.

Support for Complex Payment Management

Paymetric supports the complex and dynamic nature of enterprise payment environments by shouldering the burden of on-going maintenance, including: semi-annual association releases, processor certifications and new payment types or currencies.

Reduced Scope and Financial Burden of Achieving PCI DSS Compliance

XiSecure, Paymetric's patent-pending credit card tokenization solution, radically improves data security while quickly reducing the scope and financial burden of achieving PCI DSS compliance. Merchants no longer store credit card data, yet can continue to conduct business as usual with "tokens" that span the entirety of the customer relationship. With no credit card data to be compromised, merchants are less exposed to a credit card security breach.

Accelerate Time to Working Capital

XiPay On-Demand allows companies to accept payment for products delivered or services rendered today! With XiPay On-Demand, it is no longer necessary for companies to take on the risk of extending payment terms to customers. Accepting electronic payments accelerates time to working capital, giving businesses a competitive advantage over rival companies with less significant cash positions.

STANDARD FEATURES:

- Level 1 and 2 Processing - Enables required data to flow to processors and banks to ensure that transactions remain qualified for the lowest possible processing rate
- Accept Multiple Payment Types - Support for credit, debit, stored value and eChecks
- Accept Alternative Payments - Immediate access to multiple payment brands including Bill Me Later, Google Checkout and PayPal
- Accept Multiple Currencies - Support for multiple currency types facilitates payment acceptance worldwide
- Processor Connectivity - Integrated modules enable seamless connectivity to processor of choice
- Web-based User Interface - Provides powerful reporting and transaction management facilities in a familiar environment
- Multi-Client Architecture - Support for multiple merchant IDs, company codes and business units
- Multiple Cardholder Authentication Types - Support for 3-D Secure/UCAF, CVV2, CVC2, CID, AVS and custom scripts
- High Availability - 24x7 operations are supported via high availability mechanisms such as load balancing and database clustering
- Basic Reporting - A comprehensive set of reports that include daily, weekly and monthly activity, all transactions, authorized transactions, credits, staged transactions, in progress, settled transactions, errors transactions and batches detailing.

VALUE-ADDED SOLUTIONS:

Receivables Management Solutions: Accept electronic payments against open accounting documents in SAP to automatically clear open items. Reduces manual steps from 25 to 3.

Reports: Tools that provide high-level statistics and analyze trend patterns to pinpoint where adjustments can be made to maximize performance, lower transaction costs and enhance the overall efficiency of your payment acceptance process.

Level 3 Processing: Provide line-item transaction details and experience a reduction of up to 1% in interchange fees on the electronic payment transactions accepted.



SECURE ENTERPRISE PAYMENT ACCEPTANCE SOLUTIONS

