



# **ERP Payment Gateway**

HighRadius ERP Payment Gateway enables companies to accept ACH, credit card and debit card payments across multiple origination points natively from their ERP system. The PCI-DSS-compliant solution uses cloud technology to leverage processor tokenization services which eliminate the need for the merchant or HighRadius to store credit card information. This minimizes risk, and cuts down the effort and cost of achieving PCI-DSS compliance for the merchant. The low-footprint cloud solution is deployed native to your ERP and speeds up deployment while eliminating the need for additional hardware.

### Challenge

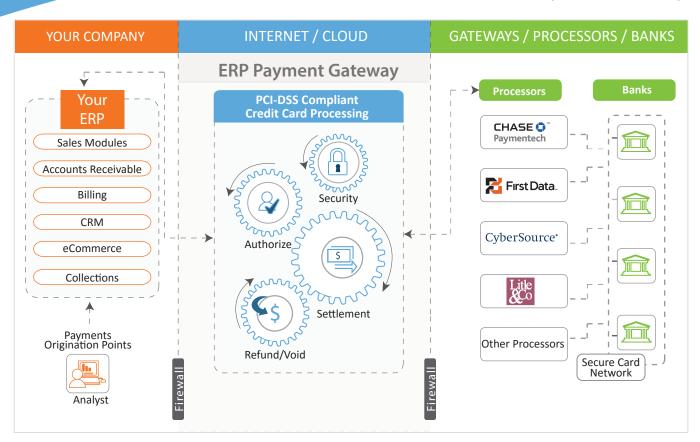
The inability to provide multiple payment methods reduces a company's ability to grow revenue. Furthermore, limiting customer payment options to traditional paper checks and cash increases Days Sales Outstanding (DSO) and collection risk. While most mainstream ERP systems such as SAP, Oracle and other popular options such as Infor, Sage and MS Dynamics sprovide standard means to enter payment information, native ERP functionality does not provide the integration needed with the payments industry to complete such transactions. Additionally, credit card security is a top priority for merchants as compliance with PCI-DSS is mandatory to avoid any fines from credit card companies.

#### Solution

ERP Payment Gateway enables companies to accept credit card and debit card payments across multiple ERP origination points, such as order management, accounts receivable, collections, disputes, billing, and e-commerce. The PCI-DSS compliant solution uses cloud technology to leverage processors' tokenization services which eliminates the need for the merchant or HighRadius to store credit card information. This minimizes risk and the effort and cost of achieving PCI-DSS compliance for the merchant. A low footprint, cloud-based deployment speeds up implementation while eliminating the need for additional hardware.

Revenue is paramount to any business. Unlock your company's true potential by enabling your customers to pay the way they want at the time they want - while ensuring PCI-DSS compliance!





## **Key Features**

- Flexibility in connecting with all local and global transaction processors and multiple card payment processors concurrently
- Integration with your ERP Financial and Sales modules for automated postings
- Secure tokenization capability via transaction processors - eliminating storage of sensitive transaction information within your environment
- Integration with popular eCommerce solutions for self-service ordering
- Extensive online merchant portal for accessing transaction activity
- Direct settlement of open A/R transactions with incoming payments
- 24x7 global support

#### **Benefits**

- Increase revenue streams with additional payment options
- Reduce DSO and collection risk by accepting card payments
- Minimize PCI-DSS compliance risk by eliminating need to store and transmit credit card data
- Deploy bank-grade security for all payments by leveraging Processor Tokenization
- SaaS-based solution with a low-footprint impl mentation requires no hardware on merchant site or customization of the ERP system
- Minimize interchange fees by processing credit at Level III rates with ERP integration
- Limit upfront capital expenditure and minimize the need for internal IT involvement by using a "pay-as-you-use" SaaS solution with a monthly subscription fee

