

Gateway & Acquiring

Future-proofing digital payments
for merchants



About Adflex

More payments are moving to cards. It's therefore crucial that merchants can support digital payments via their website and back-office systems, while ensuring robust security, PCI compliance and a great user experience.

Our platform was built with one intention: to make the process of buying and selling hassle-free and secure. We do this via smart card payment APIs and seamless cloud integration, helping to drive the B2B digital payment revolution.

Our business-critical gateway processes around £4bn per year in over 150 currencies and we implement robust technology to safeguard the merchant and cardholder, including tokenization, Card on File (CoF), Strong Customer Authentication (SCA) and EMV® 3-D Secure.

If you are looking for a payment gateway that provides experience, innovation, and excellent customer support (via the phone too!), you have found the right partner.

Payment gateway

Adflex is the first B2B platform to support businesses of all sizes and every customer request. Whether that be telephone or online payments, recurring billing or partial settlements, we have you covered and make card acceptance easy for modern businesses. The Adflex gateway supports all card types (debit, credit and Level 3 purchasing cards) across all major card schemes (Amex, Mastercard and Visa).

Telephone, email and batch payments

Virtual Terminal

Start taking card payments over the phone quickly. This solution for handling customer-not-present (CNP) transactions turns your mobile, tablet or desktop device into a credit card terminal.

FilePay

Make commercial credit card payments easy. Create a payment file from your back-office system and batch upload to Adflex FilePay for automatic authorisation and settlement. This includes level 3 purchasing cards and travel hand-off data. No manual entry is necessary and we offer custom mapping to remove any development requirements so you can focus on what you do best: growing your business.

eCommerce payments

Payment Links

Convert non-secure telephone payments into secure online transactions without needing a website. Simply send a payment link to your customer via digital invoice, email or text message and get paid anytime, anywhere. Payment Links takes your customer to a secure hosted payment page where they can pay for orders and outstanding invoices. You are also protected by EMV 3-D Secure and from chargeback fraud, further reducing merchant service fees.

PayPage

Seamlessly integrate card payments within your website using our hosted payment page to improve checkout conversion and boost eCommerce revenue. Adflex can take your eCommerce channel to the next level, supporting Click to Pay, PayPal, and many shopping cart plugins, including WooCommerce, Adobe Commerce and SAP Commerce Cloud. Also, prevent online fraud, optimise approval rates, and build the right risk strategy via machine learning, AI, and velocity checks.



ERP system integration

API: Core module

Modernise your AR (accounts receivable) functions and integrate payments into your enterprise systems. Designed and built in the cloud to deliver a seamless and secure experience, the Adflex API supports a wide range of options, including commercial B2B and travel data to help increase acceptance rates. Our technical resources and expertise also offer immediate support to remove any security or integration challenges.

SAP connector

Purpose-built for B2B, our cloud-based payment gateway seamlessly integrates with ECC 6.0, S/4 HANA & Hybris to streamline telephone, eCommerce and AR card payment acceptance. Driving payment automation, and reducing costs. Our modular-based and SAP-certified payment connector is PCI compliant, acquirer agnostic and features our proprietary tokenization technology for card data security.

Acquiring

Adflex is an industry leader in acquiring and offers solutions for small and large enterprises. Whether you need to accept payments online, in-store or over the phone, we have you covered and support merchants globally.

To process a card payment, you need a merchant bank account, which comes with a unique MID (Merchant Identification Number). Processing payments involves requesting authorisation for the transaction, collecting the funds from the cardholder's bank and sending the payment to the merchant via an acquiring bank.

We can lower the cost of card acceptance to as little 0.4% through our agnostic acquiring network. We also support 150+ currencies, faster settlement, and transparent reporting. Alternatively, we can work with your existing acquirer.

Our acquiring network includes:

- AIB
- Amex
- Barclaycard
- BNP Paribas
- Fiserv First Data
- Lloyds Cardnet
- Global Payments
- WorldPay

PCI DSS and tokenization

Adflex is a tier-1 PCI DSS compliant payment processor and uses tokenization to process card transactions. This means any breach of your server will not expose your customers' card details, which could damage your brand irreparably. Tokenization replaces the sensitive data with a surrogate value called a token. The token is unique to the card and the Adflex card vault, drastically cutting the risk of fraud.

Adflex tokenization also supports 'card on file' (CoF) transactions for returning customers. This enables cardholders to allow the merchant to store their payment details for quicker transactions in the future – an extremely useful feature wherever you conduct repeat business together.



Data at your fingertips

Gain full visibility of transaction data and valuable insight from our reporting dashboard (MyAdflex) or seamlessly pull transaction information into your financial system using our reporting API. Our end-to-end transaction tools provide everything you need to know about your payments. Whether you are searching by authorisations, declines, MID or currency, we make reconciliation painless and keep administration time to a minimum.

MyAdflex:

Real-time reporting at your fingertips to monitor how your business is performing. Accessed via the Adflex website, you can also process refunds without the need to ask your customer for their card details.

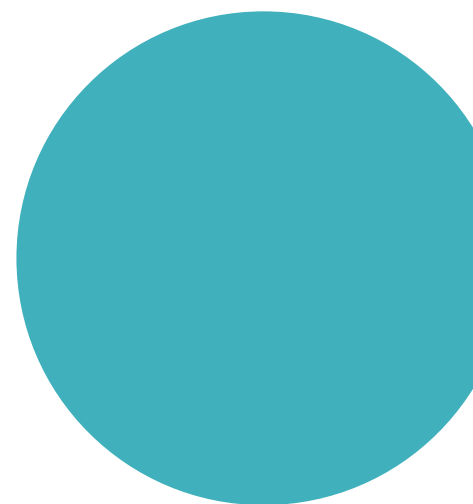
Reporting API:

Access your data wherever and however you need it by integrating your transaction data into the heart of your financial system.

Enhanced data processor: A USP that we bring to the relationship

Adflex is the leading processor of level 3 purchasing cards, and corporates/local authorities use purchasing cards to eliminate the lengthy process of raising a purchase order and paying suppliers by traditional payment methods such as bank transfer. Some purchasing cards also flow line item detail which is known as level 3 data to assist with purchase control and reconciliation.

Level 3 data can provide the buyer with more information of the transaction, including invoice number, cost centre, a breakdown of the products/service supplied and invoice values. The availability of level 3 data within a payment provides businesses with a consolidated view of previously fragmented information about the purchase, helping businesses to streamline and automate a variety of financial processes from accounts payable to stock control.



[Get started here](#)

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adflex Digital Payments

Helping businesses to issue and accept digital payments

www.adflex.co.uk