

SAP Digital Payment Connector



A fully integrated card
payment solution
for enterprise SAP
merchants



adflex Digital Payments



About Adflex

More payments are moving to cards. It's therefore crucial that merchants can support digital payments via their website and enterprise 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 profitable, 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.

The Adflex platform is approved by all mainstream acquiring banks, which ensures that our merchant clients pay a fair merchant service fee and can benefit from moving banks without the burden and cost of changing gateway providers.

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.

Supporting global organisations

Our platform supports businesses across the globe including the following;



Mercedes-Benz
Financial Services



Shell
ENERGY



Farnell®
AN AVNET COMPANY

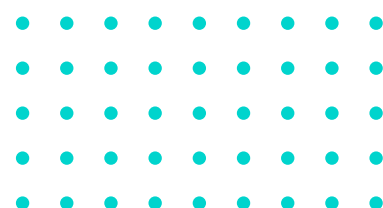
Introduction to the Adflex SAP Connector

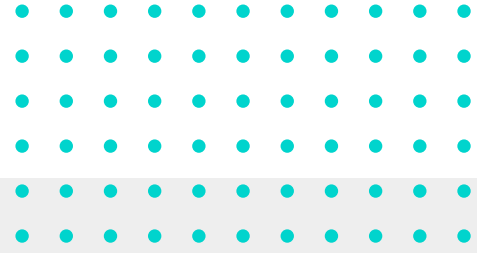
The Adflex SAP Connector provides seamless pre-built integration to support the authorisation and settlement of card payments for SAP using merchants. The cloud-based SAP Connector puts enterprise merchants back in control of their business transactions, by automating the acceptance of card payments from within their SAP environment. The integration also relieves merchants of their PCI-DSS compliance liability, cuts costs, increases payments efficiency and removes the technical dependencies that tie merchants to one acquiring bank.



Key features and benefits

- Enables merchants to securely accept debit, credit and level 3 purchasing card payments within their SAP environment.
- Delivers up to 50% operating efficiency gain in payment acceptance processes.
- Acquirer agnostic solution eliminates dependency on any bank, ensuring that the merchant benefits from leading rates.
- Accelerates and simplifies card payment acceptance processes.
- Bypasses PCI-DSS liability with card tokenization (Adflex is tier-one PCI-DSS compliant).
- Reduces error-risk and fraud exposure by automating manual procedures and eliminating human intervention.
- Range of plug-in features enables flexible, extensible and tailored deployment to suit specific business requirements.
- Pre-built modules deployed as a set of transports for simple integration.





Integrating card payments with SAP

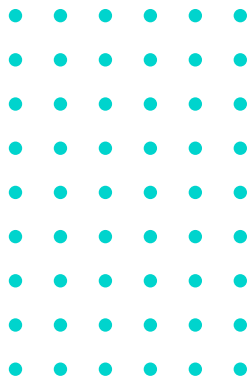
Enterprise merchants using SAP are confronted by a range of challenges when accepting card payments. Foremost is the issue of PCI compliance. By requiring the customer's card details to be keyed directly into the system, SAP's standard payment functionality places an immediate compliance burden on the user. Until now, merchants were forced to perform a variety of manual acceptance processes, from payment initiation to reconciliation. Such methods are slow, chronically inefficient, costly and vulnerable to human error and fraud.

The Adflex service solves these problems by extending the standard SAP payment functionality to provide secure payment capture, authorisation, settlement, and reporting. This is accomplished by providing direct payment gateway connectivity from within the SAP environment via the Adflex Payment Connector.

To maximise value, we also provide a wide range of plug-in processing modules that support seamless integration with internal and external systems such as eCommerce web-shops, direct accounts receivable posting, external telephony service integration and Payment Links. The modular plug-ins provide a simple, extensible and highly configurable solution for the efficient and value-added processing and management of customer card transactions and data within SAP.



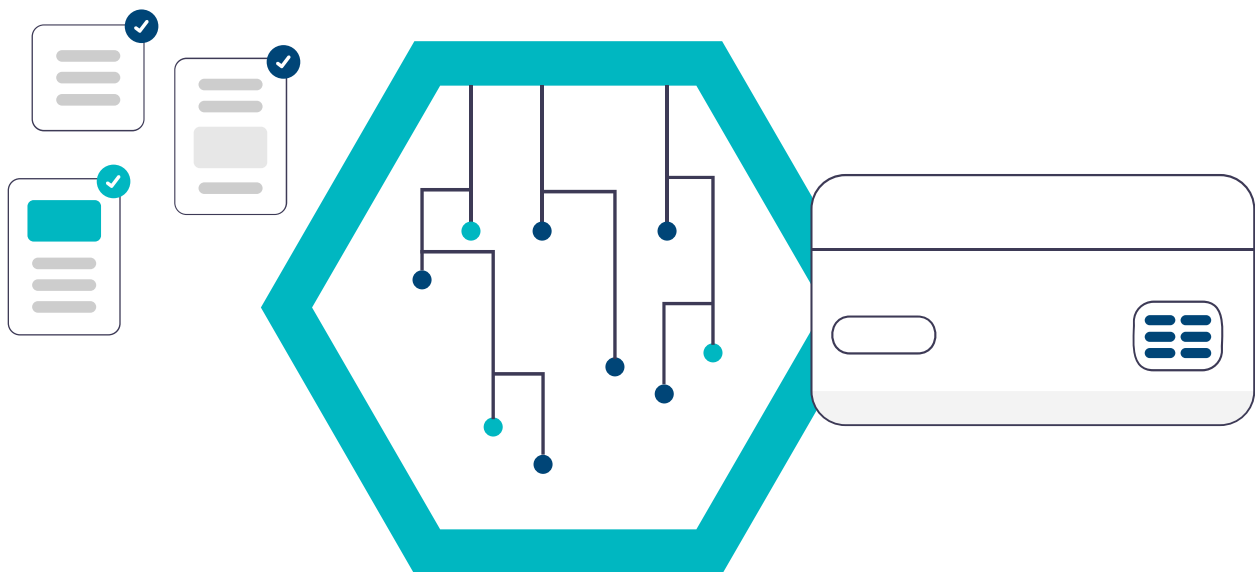
Debit, credit and commercial card acceptance



Central to the connector's functionality is the ability to accept and process card payments on customer orders taken via the merchant's SAP environment. Offering SAP payment services and secure PCI compliant payment gateway services, Adflex delivers a turnkey service, with no dependence on third party processors. Furthermore, no additional client-side software is required to control the payment process; it is all carried out directly from SAP, further streamlining the process.

Authorisation: Card details are securely entered into the Adflex SAP service at the point of order, and an authorisation request is made in real-time.

Settlement: When an order is shipped and billed from SAP, a settlement request is sent to the Adflex payment gateway, and all responses are then updated to the finance system. Partial settlement of transactions, delayed shipment charging and drop ship/multi-warehouse charging models are also fully supported via a secure and configurable billing window.



Easy to integrate, backwards compatible, simple to maintain

The SAP Connector can be set up quickly with little development effort required. Simply load up the transports (all objects are in a dedicated SAP-registered namespace) and then configure as needed. The service integrates directly with SAP without the need for table extensions and currently supports ECC 6.0, S/4 HANA and Hybris applications.

Tokenization: secure card authorisation as a fundamental

Adflex provides a card tokenization service which prevents any raw card numbers being stored and processed in SAP. The user triggers a secure, browser-based window from within SAP, which captures the customer's card data for storage and tokenization by Adflex's PCI-DSS compliant systems. The resultant token is then substituted for the card number in all transactions, and the customer's card data remains secure. This process relieves the merchant of PCI-DSS compliance's burden since the customer's card details are neither captured nor stored by the merchant's systems.

What is tokenization: To safeguard you (the merchant) and the cardholder we use 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.



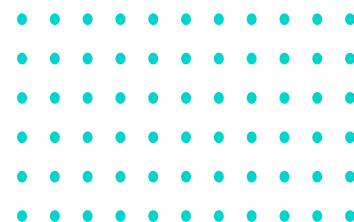
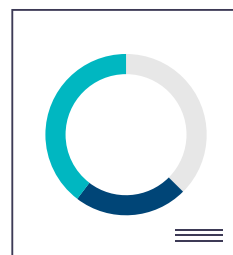
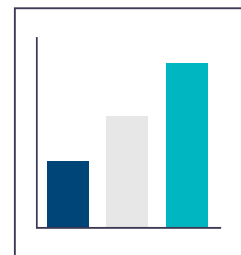
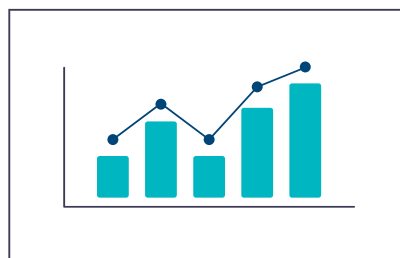
Multi-acquirer support

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

Adflex is acquirer agnostic and removes the technical integration dependencies that tie many merchants to their bank. By using Adflex, merchants are free to register and configure an unlimited number of acquirer accounts, giving them freedom, flexibility and control over their relationships with acquirers. Merchants can also benefit from the local settlement in their preferred region, offering significant interchange savings whilst supporting 150+ currencies.

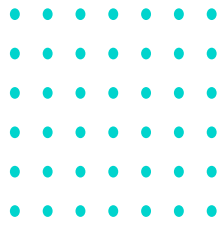
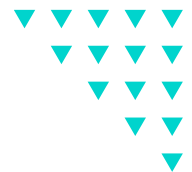
Enhanced reporting

Gain full visibility of transaction data and valuable insight from our library of SAP reporting tools. Whether you are searching by authorisations, declines, MID or currency, our end-to-end transaction reports provide everything you need to make reconciliation painless and keep administration time to a minimum.



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

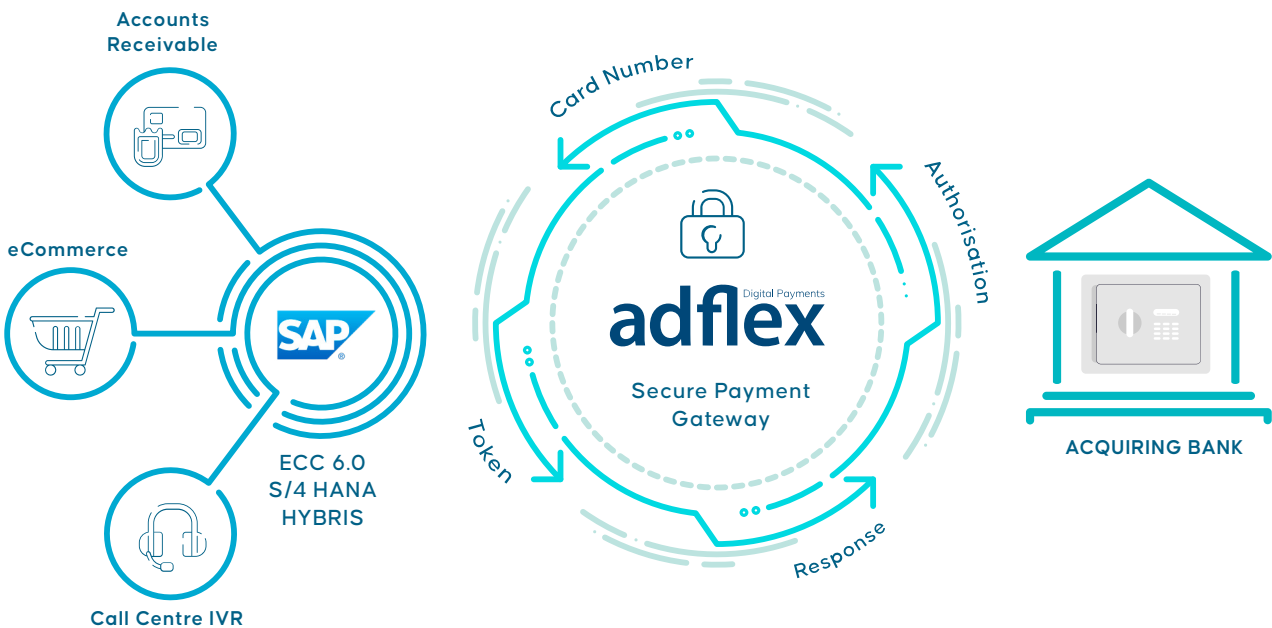
Adflex is the leading processor of level 3 purchasing cards, and corporates/local authorities use purchasing cards to eliminate the lengthy process of raising a purchase order and paying suppliers by traditional payment methods such as bank transfer. Some purchasing cards also flow line item detail which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



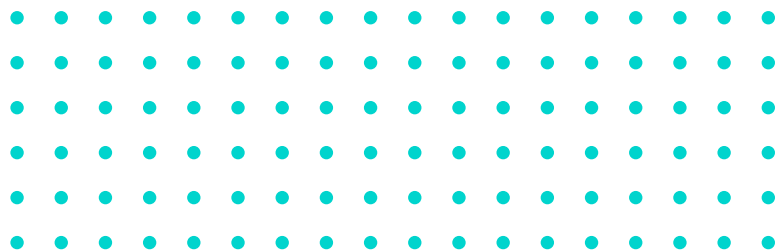
A range of plug-ins to add value

Adflex offers a range of plug-in functionalities, enabling merchants to take a modular and tailored approach that specifically suits their business environment:

- Card authorisation and settlement (sales and refunds).
- Secure card tokenization from orders & stored card data.
- Enhanced B2B data (level 3) settlement.
- Integration with eCommerce web applications, supporting website and Payment Link transactions.
- Integration to external telephony services for card data capture and payments. For example, call centres or automated IVR systems.
- Accounts receivable payments and open-item clearing with credit cards.
- Enhanced management information, reporting and reconciliation tools in SAP.
- An administration application within SAP to monitor transactions and set configuration.



Security through tokenization
No card data exposed to SAP





Want to learn more about the Adflex SAP Payment Connector?

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