



adflex Digital Payments

## Supplier Onboarding Made Simple

Helping Businesses Issue and Accept Digital Payments



‘With Adflex’s help we  
have increased our  
card spend by over  
£50m, improving  
working capital and  
process efficiency’.

Group Procurement Director

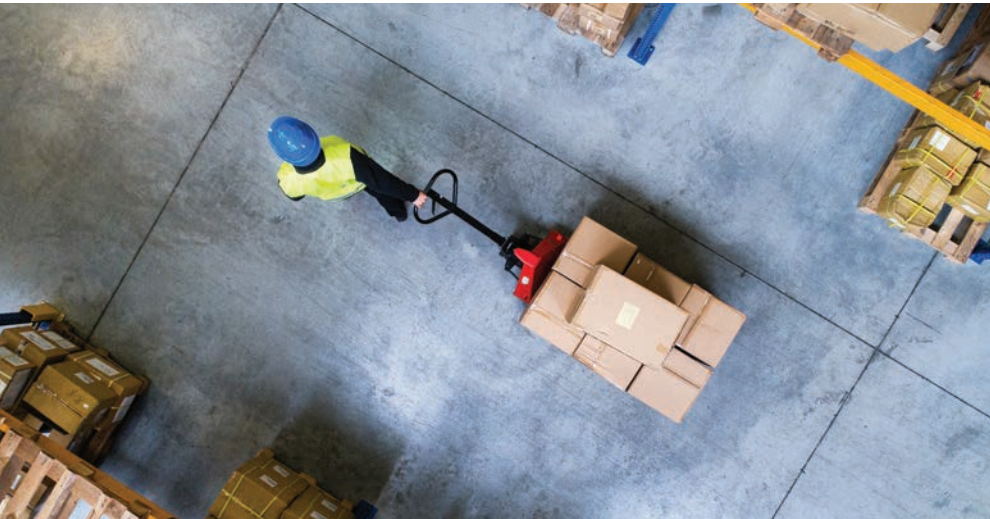
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Adflex is a leading processor of Commercial Cards and has over 25 years of experience in delivering intelligent and secure solutions to help issue and accept digital payments.

Our solutions include virtual terminals, file driven payments, e-commerce pay pages and fully integrated systems. We also offer a buyer-initiated payment/straight-through processing service to many issuing banks and corporate buyers. In addition to our technology, we provide an industry leading supplier onboarding service to promote spend across new and existing programmes, including level 3 purchasing cards.

Suppliers also benefit from Adflex services, as we consult with many global acquiring banks to offer improved merchant service fees to our clients. At Adflex, our aim is to increase efficiency, cut costs and save time, while simplifying the buying and supplying process.



# Supplier Onboarding

We provide a supplier onboarding service globally, for card schemes, issuers and buyers to promote card spend across new and existing card programmes.

We use a combination of email, letter & online microsites, together with a proven outbound calling campaign, to provide a highly efficient supplier onboarding service.

**Dependant on programme size, length and budget, we provide two managed programmes;**

## Part Managed

Project management and Buyer consultancy during planning phase

First approach email/letter

2 follow up emails

Online onboarding microsite (limited customisation)

Standard reporting

## Fully Managed

Project management and Buyer consultancy during planning phase

First approach email/letter

Follow up email campaign

Follow up phone campaign

Fully branded customised online onboarding microsite

Fully managed reporting including regular update conference calls



## Campaign Planning

To get started, we request an AP (Accounts Payable) report from the buyer with details of the suppliers to be onboarded. On receipt, we will run a merchant match against our database to identify those that are already card capable.

Our onboarding team will then work with the buyer to categorise suppliers based on the company size, structure, volumes and values of card transactions to be processed. This information will be used to sort each supplier into different tiers which will in turn determine the first approach to take.

Finally, the buyer will sign-off on the 'first approach' method. For example, a letter, email or phone campaign. It's vital to highlight that quality AP data will return far greater results as it ensures our onboarding team speak to relevant stakeholders at each approached supplier.



## Campaign Design

As part of the onboarding service, Adflex will help you draft all suggested media for communicating with your supplier base. In addition, we will also host a microsite highlighting the purpose of the card programme and the benefits to all parties. The microsite will also include a questionnaire for the merchant to complete, which will allow Adflex to review their current card capabilities.

# The 14 Step Supplier Onboarding Process

To keep supplier onboarding as simple as possible we have established a 14-step process, that consists of initial contact, right through to proposing a service, training and returning the supplier back to the buyer to transact.

**It's important to mention that we only need the buyer for 3 out of the 14 steps.**





## Commercial Card Considerations

Cards will always be perceived as an additional cost. However, it's how a card is used and promoted that will ensure spend and volumes increase. Not only do commercial cards improve the AP process, procurement efficiency and working capital, cards also appeal to organisations that are at an increased pressure to pay suppliers quickly. According to our statistics, over 20% of invoices are paid late by corporate organisations in the UK and ROI. The acceptance of card payments ensure businesses get paid on schedule.

## Supplier Challengers

Any onboarding programme can experience push-back from the suppliers so it's important to highlight the benefits. We suggest that you consider the following when identifying suppliers to onboard;

- Target suppliers where the margins are high enough to absorb the merchant service charge they will have to pay
- The supplier payment terms must be sufficiently long enough to make payment by card within 3 working days seem appealing
- Target suppliers within a competitive marketplace
- Target suppliers where the buyer is the dominant party in the relationship

# Adflex Technology: For Merchants

Our sales team will identify and propose a service that is most suitable for the suppliers business and most likely to meet the requirement of the buying organisation. For example, the delivery of Level 3 data.

## Virtual Terminal

A quickly deployed manual entry web-based terminal able to accept all card types.



### Benefits:

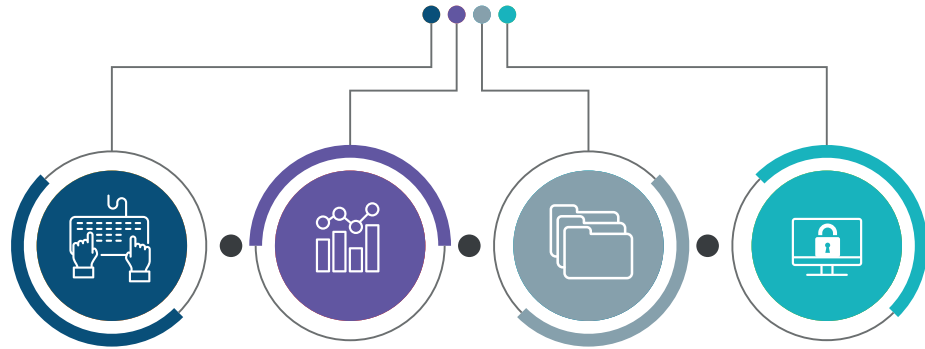
- **Global Access** - All you need is internet access to process a payment
- **Multi-Currency** - Accept customer payments in over 100 currencies
- **Keep Data Secure** - Reduce your PCI compliance burden and improve customer experience
- **Reporting** - Real-time transaction reporting

## FilePay

For most businesses, back-office activities such as debit, credit and purchasing card reconciliation and re-keying of transactions can be a tedious chore that eats into valuable productivity. By exporting a transaction file from your back-office system, FilePay can process the transactions for you, removing manual re-keying, human error and improving reconciliation.

The process is simple, you create a transaction file from your back-office system and upload to Adflex, we process the payment and return a results file for reconciliation.

## FilePay Benefits



### Removing Manual Entry

Aimed at merchants with medium to high transaction volumes. FilePay enables suppliers to accept card payments without manual rekeying. By capturing invoice and credit information directly from your back office or ERP system, Adflex can process all your card payments.

### Reporting

Authorisation results are immediately available as soon as the file is processed. They can be delivered by email, or dropped into an agreed folder location using our Service Agent. Transactions can be viewed on our online portal and exported as required.

### Limited Technical Expertise

FilePay requires limited change to your current invoicing process and uses a simple payment file to drive the transaction process. FilePay can accept multiple file formats including: CSV, XML, CXML, BACS & EDI files.

### Reducing Fraud Risk

Through tokenising/lodging the buyers card details with Adflex, you reduce the PCI DSS burden on your business. The card details are securely stored in Adflex's secure card vault, removing the need for you to handle them.

# Secure Online Payments

The Adflex PayPage offers simplified deployment and integration with your website, whilst securing card data and removing PCI scope from your web store.

## Benefits:

- **Simplified Integration** - Using our comprehensive range of enterprise-class RESTful APIs and SDKs will enable you to cover most payment processing scenarios
- **Reduce Merchant Service and Chargeback Fees** - Enhance your security by implementing 3DS & reduce the risk of fraudulent chargebacks
- **Mobile/Tablet Ready** - Responsive, meaning the PayPage is optimised to desktop, tablet and mobile devices
- **Secure Tokenisation** - Seamlessly integrate secure card number tokenisation into all Adflex services



# Payment API

Our comprehensive range of enterprise-class RESTful APIs and SDKs will enable you to carry out real-time authorisation and settlement of card transactions directly from your back-office ERP system.

## Benefits:

- **Integrate with any ERP System** - For example, SAP, Oracle or Microsoft Dynamics NAV etc
- **Real-Time Analytics and Reporting** - for improved reconciliation
- **Reduce Scope** - Seamlessly integrate secure card number tokenisation into all Adflex services
- **Improve Efficiency** - Eliminate card reconciliation and re-keying of transactions



## Why should suppliers accept card?

The payment arena is continually changing and diverse payment acceptance is essential in both business-to-business (B2B) & business-to-consumer (B2C) sectors. Without adapting to this change, can put your business at a distinct competitive disadvantage. Adflex can provide a secure payment processing solution for your business and make the process of payment initiation and acceptance as simple as possible. Finance departments identify card payment acceptance as a crucial component of their financial supply chain.

# Adflex Technology: For Buyers

## PushPay/ Straight Through Processing

The Adflex PushPay service is designed for buying organisations who want to maintain full control over their card spend while adopting payment efficiencies offered by a card. Traditionally the supplier 'pulls' payments from the card by authorising transactions using software provided by a payment processor. Adflex PushPay turns this around and allows the buyer to 'push' payments to its suppliers.

Using a card as the funding mechanism Adflex PushPay works by receiving a payment instruction from the buying organisation which comprises of invoices and suppliers. PushPay works either with embedded cards registered using the Adflex Card Registration Portal or using virtual cards generated 'on the fly' from a virtual card provider.

On completion of a successful payment, the supplier will receive a remittance advice, and the buyer will receive a payment confirmation report. PushPay is a genuinely automated payment process and removes many areas of concern or pushback from suppliers.

### Features:

- Buyers can use proprietary files from other services used for BACS, and cheque payment runs e.g. COINS, SAP, Oracle
- Can process payments and refunds
- Plug into existing virtual card providers via an API to generate onetime virtual cards as required
- Complete customisation of the supplier remittance emails including body, attachment and language
- Detailed result responses supplied to the buyer to aid card payment reconciliation
- Simplified Supplier Onboarding

# Merchant Services

## What is a Merchant ID?

A merchant ID (MID) is required to accept any type of card payment and is provided by an acquiring bank. The bank will charge a fee based on the card value, volume and card type.

## How can Adflex help?

We have leveraged significant buying power to secure reduced merchant service charges with many Global Acquiring Banks. This means we can offer our customers competitive merchant service rates and also fast-track the Merchant ID setup process, reducing the time taken in becoming card capable.

## Benefits:

- **Dedicated Account and Support Manager**
- **Quality Reporting**
- **Multi-Currency**
- **Competitive Rates**



## Contact us

For more information on the wide range of Adflex products and services please [contact sales@adflex.co.uk](mailto:sales@adflex.co.uk) or visit [www.adflex.co.uk](http://www.adflex.co.uk) +44 (0)1277 268755



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