

Wessex Water

# PushPay: commercial card payments

Everything you need to know



# Wessex Water: our partners



Adflex partners with HSBC and their clients to deliver payment gateway and supplier enablement services to make the issuance and acceptance of commercial card payments simple, secure and efficient. Adflex is a tier-one PCI-DSS certified payment service provider that processes upwards of £4bn annually across the globe.



HSBC is Wessex Water's card issuer, and is one of the world's leading financial institutions, serving individual consumers, small and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services.



# Introduction to PushPay

Adflex PushPay is an automated straight-through processing (STP) service that simplifies our supplier payments using a commercial credit card.

Traditionally, suppliers 'pull' payments from a credit card using gateway solutions provided by a payment processor. STP allows Wessex Water to automatically 'push' payments to its suppliers – increasing security, control and speeding up payments.

## Why is Wessex Water using a commercial credit card?

- Prompt and automated payments.
- Improved supplier relationships.
- Significant operational efficiencies and financial savings.
- Better financial decisions through enhanced data capture.
- Highly secure and reduced scope with PCI and scheme compliance.

# PushPay: adding value to our suppliers

Supplier relationships benefit significantly from payment automation as the speed of payments increases, and payment confirmation is sent instantly for reconciliation. The overall process is straightforward; the supplier will send an invoice to Wessex Water. Once approved, Wessex Water will instruct Adflex to execute a payment straight to the supplier's merchant ID with their acquiring bank.

Despite the increased speed and automation of payments, some businesses are reluctant to accept card payments due to the merchant service charge associated with commercial cards. Adflex has changed the game, leveraging significant buying power with many global acquirers. As a result, Adflex can offer competitive merchant service fees, and suppliers can reduce their charges across their organisation. Alternatively, Adflex can work with an existing merchant ID and have a supplier up and running in hours.



## Supplier benefits

- Prompt payment by removing your existing payment terms.
- Preferred supplier status.
- Automatic card acceptance and no handling of raw card data, reducing PCI scope.
- Detailed email remittances for easy reconciliation.
- Favourable merchant service fees.

# The STP process

The end-to-end payment flow is straightforward for both Wessex Water and our suppliers, making secure and fully automated commercial card payments a reality.



## Step 1

The supplier is enabled, and their merchant ID and AR information are registered with Wessex Water and Adflex\*.

## Step 2

The supplier will submit invoices in the usual way. Wessex Water will check the invoice for accuracy and approve it.

## Step 3

Wessex Water instructs Adflex to execute a card transaction to the suppliers MID.

## Step 4

The supplier receives an email remittance confirming the payment amount and transaction information. Funds will settle within 72-hours.

\*Register for PushPay via the [supplier registration](#) link.

\*Please provide at least one email address to receive remittances.

\*Adflex will need three working days to register an existing MID with the service. New MID applications take up to fifteen working days.

# Supplier FAQs

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## Why is Adflex contacting you?

Adflex works with card schemes, issuers and corporate buyers to optimise the usage of commercial cards. Adflex provides technology to process card payments and supplier enablement services to make issuance and acceptance straightforward.

## What is a MID?

To process a card payment, a supplier will require a merchant bank account known as a MID. 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. For reference, an acquiring bank will charge approximately 2.1% of the transaction value to settle Wessex Water's Visa commercial credit card.

## What is PushPay (straight-through processing)?

Replacing traditional payment methods like BACs or providing a credit card number over the phone/ by email, PushPay processes card payments on behalf of the supplier straight to their business bank account. This means the supplier does not handle card details, reducing PCI scope and eliminating payment gateway fees.

## Will the invoice process change?

No, please continue to submit your invoices as you currently do. Once an invoice is approved, we will execute the payment within a matter of days and send a remittance via email to support your reconciliation.

# Supplier FAQs

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## How do I reconcile the transactions?

Wessex Water will send a remittance via email, providing a full rundown of the payment details and associated invoice numbers. Your acquiring bank will settle funds within 72-hours.

## Why is Wessex Water paying suppliers by card?

Payment by card will shorten payment cycles and improve cash flow and working capital management for your organisation and ours. In addition, it offers significant operational efficiencies and improved supplier relationships.

## Can Adflex reduce my merchant service fees?

Adflex processes high B2B volumes, meaning they can offer competitive rates to new and existing clients. If you are new to cards, all we need is a forecast. If you already accept, Adflex can provide a free-of-charge cost analysis.

## Do I need a contract with Adflex?

As the transaction is buyer-initiated, all Adflex requires is a Merchant ID from each supplier. As a result, no commercial contract between the supplier and Adflex is needed.

## Do you have a case study?

Yes, [view our case study here](#).

## How do I sign up?

[Click here](#) to get started.

# Speak to Adflex

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Ready to get started?

[Register here](#)