

# 90% Less Payment Processing Costs with HighRadius B2B Payment Gateway For SAP

HighRadius Payment Gateway for SAP, an SAP-certified solution, enables payment processes within SAP systems, ensuring secure and seamless transactions. Designed explicitly for SAP integration, it extends SAP Order to Cash functionality to provide integration to the merchant's payment processor(s) and enable the full lifecycle of payment processing including tokenization, authorization, settlement/capture, and reconciliation. HighRadius enables businesses to drive cost savings while prioritizing data security by leveraging features like Interchange fee optimization, Interchange fee recovery via Surcharging, and stringent compliance standards. Customizable reporting tools empower informed decision-making, facilitating improved financial management and cash flow optimization within the SAP environment.

**100%**

Touch-less reconciliation for payments in SAP

**100%**

Global PCI DSS Compliance Across the Globe

**90%**

Less Processing Cost



Global Payments accepts lets your customers pay through any payment method of their choice including credit and debit card payments, bank transfers, ACH transfers, SEPA payments, and various alternate payment methods.



Global PCI DSS compliance provides businesses with enhanced security and peace of mind. With encryption protocols and secure data handling practices, the gateway secures information, mitigates risks, and fosters trust among customers.



Through optimized transaction Workflows, Payment Gateway for SAP to achieve less processing costs, ensuring efficient payment processing and cost savings.

## The Challenge

Typical payment gateways that aren't tailored for B2B transactions and SAP may lead to high transaction costs, compliance issues, and limited payment options, and may affect the cash flow, customer experience, and workload for your finance team -

### SAP's Invoice Payment Limitations

SAP lacks native support for credit card payments for open invoices, hindering flexibility in payment processing.

### Authorization Complexity

Complex authorization processes for credit card payments during sales order creation present operational challenges.



## Re-Authorization Requirements

Managing the re-authorization of payments within the limited validity period adds complexity to payment workflows.

## Settlement and Reconciliation Complexity

Handling settlement and reconciliation processes for sales order payments introduces operational inefficiencies.

## Interchange Optimization Needs

Optimizing interchange fees for credit card transactions requires additional data mapping and processing efforts.

# The Solution

## Streamlining Sales Order Payments

Enable secure credit card payments during sales order creation. Authorize transactions, store tokens, and settle payments post-order fulfillment for seamless processing and enhanced customer satisfaction.

## Streamlining Invoice Payments – Card Processing for Invoices

Invoice processing with credit cards in SAP is not supported out of the box. Implementing this module with its optional features allows a merchant to process invoice payments with a credit card securely from the SAP Finance module and leverage HighRadius SAP payments Reporting functionality for exception handling.

## Interchange Fee Optimization

Optimize interchange fees at time of settlement by enriching SAP data with missing invoice details. Enable Level 2 and Level 3 transaction qualification to reduce interchange fees and enhance profitability for businesses.

## ACH/eCheck Integration Challenges

Integrating ACH/eCheck processing into SAP workflows necessitates seamless data exchange and compatibility.

## Settlement Reconciliation Hurdles

Reconciling daily transaction settlement files from payment processors with SAP's cash application poses reconciliation challenges.

## Surcharging

Enable the assessment of surcharges for eligible credit card transactions in both Sales Order and Invoice payment workflows to pass card acceptance costs on to cardholders and enhance your profitability.

## Facilitating ACH/eCheck Transactions

Facilitate seamless ACH/eCheck payment processing within SAP workflows. Integrate bank account data with SAP for efficient sales order and invoice payment processing, enhancing operational efficiency and reducing manual errors.

## Automating Payments Reconciliation with Reporting

Payments Reconciliation module streamlines the complex process of reconciling electronic payments, preserving visibility into processing costs. It automates settlement reconciliation in SAP by importing enriched JSON files from HighRadius CashApplication (CAA), complemented by robust exception management.

## Trusted by Leading Global Businesses



## Seamless Connectivity with ERPs, & Other Financial Systems

### ERP & TPM Systems Integration

**Out-of-the-Box Integration with SAP API integration:** Build integration to any system by leveraging the HighRadius Payment Gateway API for tokenization and payment processing.

### Payment Processor Integrations

Payment Gateway seamlessly integrates with over 15 payment processors, like Worldpay, TSYS, Elavon, Chase Paymentech, Fiserv, CyberSource, Worldpay, Adyen and more, enabling businesses to manage online fund transfers between companies efficiently. This extensive network of payment processors allows companies to choose the partners who best fits their needs while streamlining payment processes and enhancing financial operations.

### Keep Your Data Confidential and Safe

HighRadius' Payment Gateway has all the necessary compliances and accreditations required to keep your data confidential and safe.

- Compliance with industry standards and regulations, including GDPR, HIPAA, SOC 1 Type 2, SOC 2 Type 2, and PCI DSS
- Comprehensive InfoSec reviews from multiple banks and over 500+ corporate customers  
Encryption of data at rest and in transit, ensuring data privacy and security
- Role-based access controls to ensure authorized access to data



## About HighRadius

HighRadius offers cloud-based **Autonomous Software** for the Office of the CFO. More than 850 of the world's leading companies have transformed their order to cash, treasury and record to report processes with HighRadius. Our customers include 3M, Unilever, Anheuser-Busch InBev, Sanofi, Kellogg Company, Danone, Hershey's and many more.

Autonomous software is data-driven software that continuously morphs its behavior to the ever-changing underlying domain transactional data. It brings modern digital transformation capabilities like artificial intelligence, robotic process automation, natural language processing, and connected workspaces as out-of-the-box features for the finance & accounting domain.

Before the availability of autonomous software, finance stakeholders had to pick between a digital replacement of a paper-based solution or build & maintain custom RPA/AI-based tools in-house. In contrast, HighRadius' Autonomous platform combines the best of both worlds to deliver measurable business outcomes such as DSO reduction, working capital optimization, bad-debt reduction, reduced month-end close timelines, and improved productivity in under six months.

[Click here](#) to see Autonomous Software in action.

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