

Reduce 90% of Payment Processing Costs with HighRadius B2B Payments Suite

HighRadius B2B Payments Suite enables merchants to receive frictionless electronic payments while ensuring compliance and data security. It offers seamless integration and enhanced operational efficiency in the receivables space. Robust features such as interchange fees optimization and surcharge management enable businesses to optimize costs and maximize savings. The B2B payments suite also ensures compliance with applicable industry and statutory regulations. By providing customizable reports and dashboards, it facilitates informed decision-making, helping businesses improve their financial operations and cash flow.

20%



Interchange Fees Reduction

50%

Interchange Fee Recovery via Surcharging

100%

Global PCI DSS Compliance

100+

Payment Methods Accepted

135+

Currencies Accepted Across the Globe



Global PCI DSS compliance Ensures payment data and Payment instrument security. With encryption protocols and secure data handling practices, the gateway secures information, mitigates risks, and fosters trust among customers.



B2B Payment Gateway allows your customers to pay via the payment method of their choice- credit and debit cards, bank transfers - ACH, SEPA, and various alternative payment methods.



The gateway allows businesses to charge customers in their native currency while receiving funds in the currency of choice for the business.

The Challenge

Typical payment gateways that aren't tailored for B2B payments lead to high transaction costs, compliance issues, and limited payment options, in turn, affecting the cash flow, customer experience, and workload for your finance and operations teams –

High Transaction Cost

Businesses are burdened with credit card processing costs as high as 2.95% per transaction, ACH transactions at \$0.2 per transaction, and checks costing \$15 each in operational expenses. Optimizing these costs efficiently is crucial for financial health.

Costly Compliance Burden

Compliance with stringent security standards, notably PCI DSS, auditing, and maintaining PCI security certification can cost 100k+ per certification.

Limited Payment Options

Failure to offer a variety of payment methods can result in unpaid invoices and lost sales. Customers expect flexibility and may abandon transactions if their preferred payment method is unavailable.

Complex Regional Regulations

Different regions across the world have their own complex regulations restrictions related to surcharges, making it difficult for businesses to ensure compliance and control costs effectively.

Cash Flow Disruptions

Slow payment methods, such as check payments, exacerbate cash flow management challenges and add time-consuming and expensive reconciliation needs.

Currency Acceptance Challenges

Businesses face currency-related challenges with conversions, exchange rates, and reconciliation, leading to settlement and payment disputes and, hence, reduced customer satisfaction.

The Solution

Interchange fee Optimization

Leveraging Level 2 and Level 3 processing businesses can reduce costs by providing additional data with transactions. By qualifying for these levels, businesses can lower interchange fees, maximizing savings.

Global Tokenization

The Payment Gateway creates a token usable across processors, significantly reducing transaction expenses. This ensures compliance with stringent security standards like PCI DSS.

Surcharge Management

With consolidated rules and compliance in a single system, businesses have access to customizable settings that adapt to diverse regulations, ensuring compliance and reducing administrative burden and cost overheads.

ACH Payments

HighRadius integrates with major banks and processors, facilitating ACH payments. With an embedded ACH account validation service, businesses can ensure payment accuracy and reduce returns.

SEPA Payments

This solution enables businesses to process PAN-European standard direct debit payments, overcoming currency-related challenges. By providing a streamlined process for handling various currencies, it reduces settlement and payment disputes, thereby enhancing customer satisfaction.

Alternative Payment Methods (APMs)

HighRadius offers a host of APM options globally, supplementing traditional payment methods. With 100+ payment options like Boleto Bancário, Giropay, iDEAL, and PayPal, it enhances flexibility and meets customer expectations efficiently.

Data Intercept

Data Intercept integrates with Ecommerce and ERP systems to capture and process payments, enabling a seamless payment experience.

Trusted by Leading Global Businesses

FERRERO

DURACELL

YASKAWA

Staples

 **Brightstar**

Seamless Connectivity with ERPs, & Other Financial Systems

ERP & Processors Systems Integration

Out-of-the-Box Payment Service Provider Integration: Connects with all major PSPs like Chase, WorldPay, Adyen, TSYS, and more.

API integration: Support for Quickbooks, Sage Intacct, Oracle Demantra, Exceedra, and Microsoft Business Central.

Payment Processor

Payment Gateway seamlessly integrates with over 100 payment processors, like Chase, First Data, CyberSource, Worldpay, and more. This extensive choice of payment processors allows users to choose the solution that best fits their B2B payment needs while maintaining existing bank relationships.

Keep Your Data Confidential and Safe

With HighRadius' Payment Gateway, all your necessary payment and payment instrument data is confidential and safe.

- Compliance with industry standards and regulations, including PCI DSS, GDPR, HIPAA, SOC 1 Type 2, SOC 2 and Type 2.
- 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 and audit trails 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.

Corporate Headquarters

HighRadius Corporation
2107 CityWest Blvd,
Suite 1100,
Houston, TX 77042

(281) 968-4473
(281) 404-9002

India

HighRadius Technologies
Pvt. Ltd., 1st Floor,
Building No: 12C,
MindSpace, Hitech City,
Madhapur, Hyderabad,
Telangana, PIN-500081

Amsterdam

EDGE Workspaces Olympic
Fred. Roeskestraat 100,
1076 EE Amsterdam,
Netherlands

+31 (20) 8885054

London

HighRadius UK Limited
15 Alfred Place,
London,
WC1E 7EB

+44 (0) 203 997 9400

France

HighRadius France
32 rue de Treviso
75009, Paris
France

