

PAYMETRIC PRESENTS

Integrating Payments Can Increase Savings, Security & Customer Satisfaction

Length: 20 minutes
 Presenter: Eric Bushman





ERIC BUSHMAN *VP, SOLUTIONS ENGINEERING* PAYMETRIC, INC.



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AGENDA

- About Paymetric
- Pain Points We Address
- Paymetric Solutions
- Why Paymetric?





ABOUT PAYMETRIC

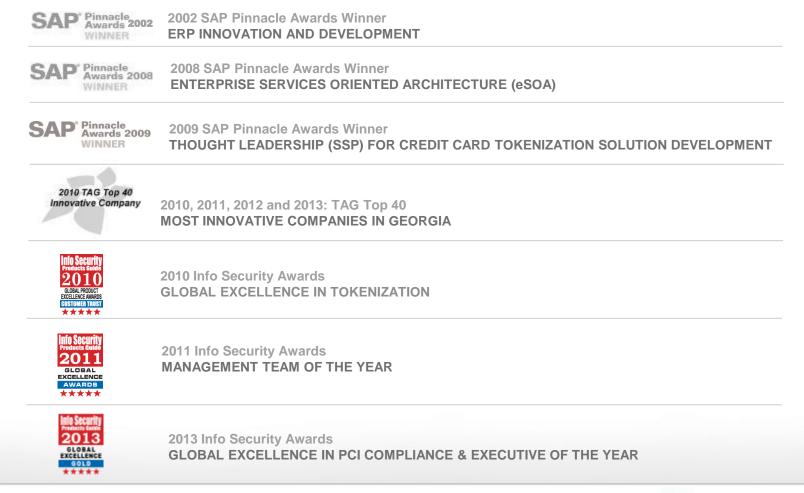
Paymetric is the leading provider of integrated and secure payment processing and tokenization solutions that enable companies to streamline the order-to-cash process, reduce the scope and financial burden of achieving PCI compliance, and improve return on electronic payment acceptance.

- Founded in 1998
- 65+ Employees
- Privately Held Austin Ventures and Palomar Portfolio Company
- 500+ Enterprise Customers



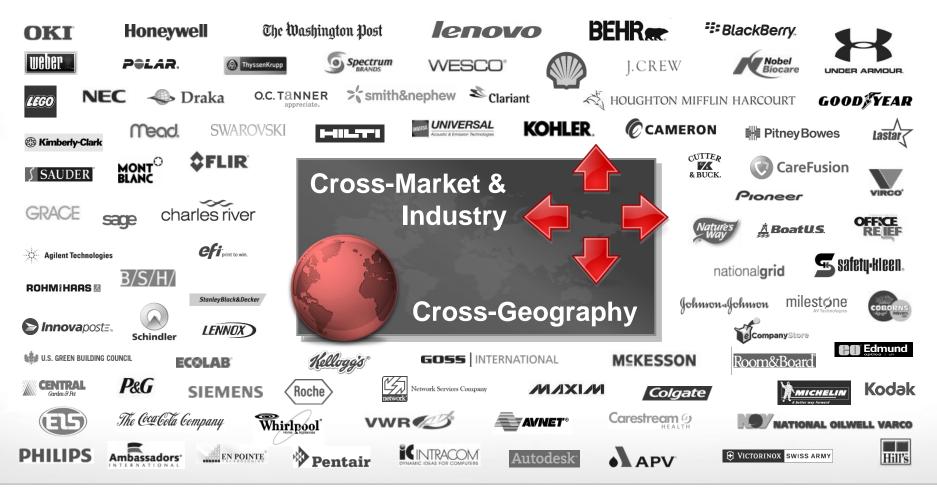


AWARD-WINNING COMPANY





PAYMETRIC CUSTOMERS

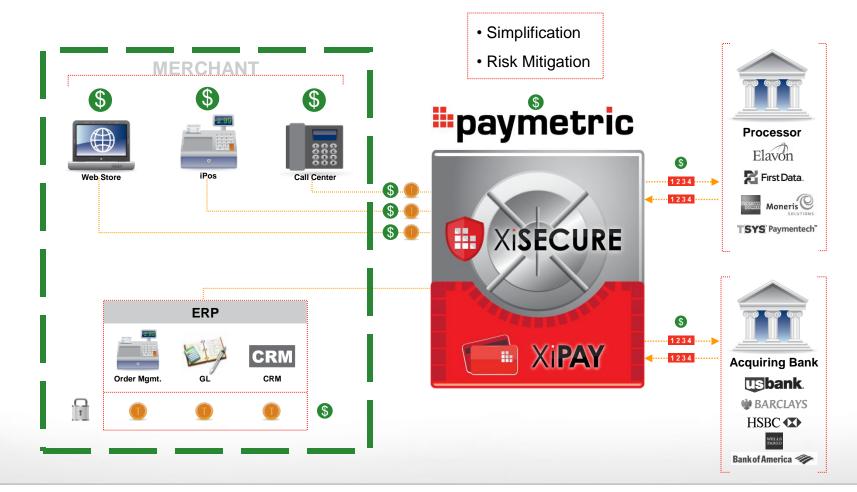


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INTEGRATED, ON-DEMAND PAYMENT ACCEPTANCE

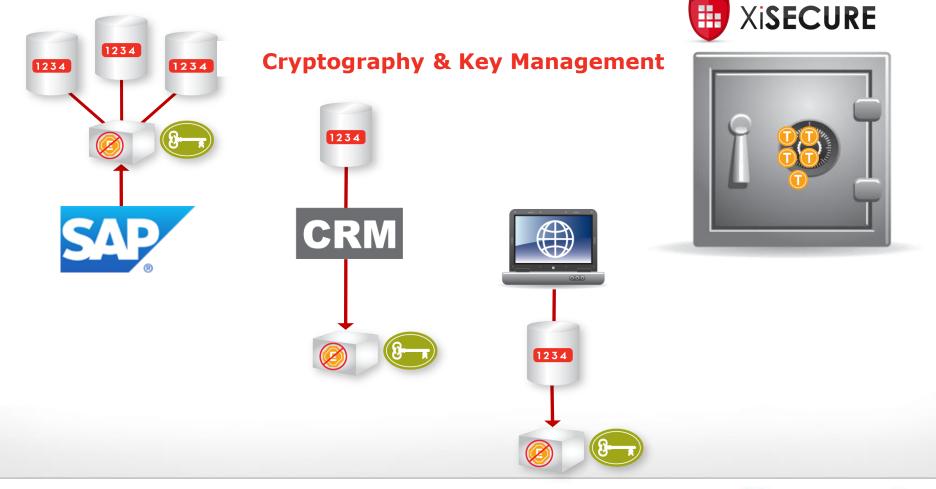


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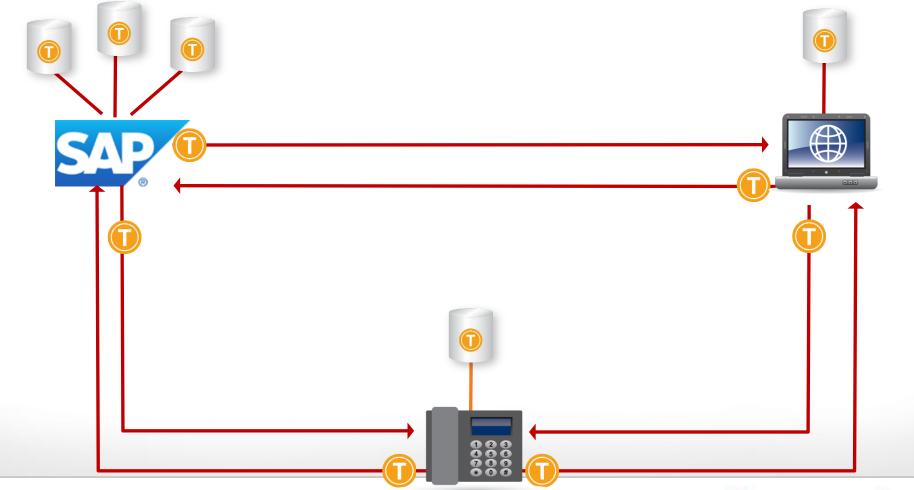
BEST PRACTICES FOR TOKENIZATION



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HOW IT WORKS Tokens Can be Passed Throughout Enterprise



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SOLUTION OVERVIEW

XiPAY			
XiPay [™] On-Demand enables companies to manage, accept and integrate virtually every type of electronic payment in any enterprise system.	XiSecure [™] On-Demand eliminates the transmission and storage of sensitive cardholder data.	Data Intercept ensures that card-holder data never enters enterprise payment acceptance systems.	XiTransfer Secure File Transfer Service safely handles transmission of sensitive data files.



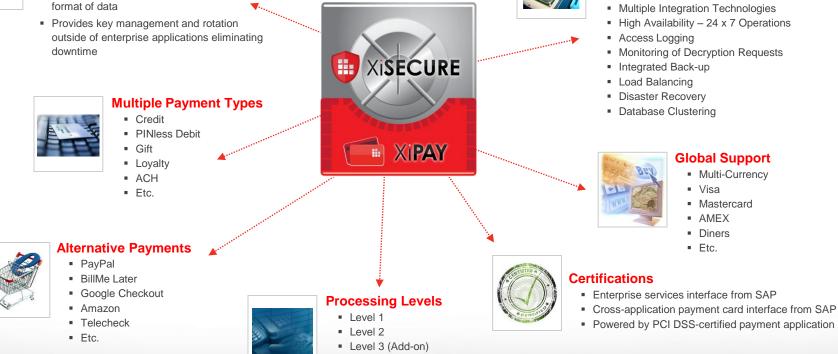


SOLUTION FEATURES

Security



- Replaces stored data with tokens
- Store actual data in off-site secure data vault
- FlexTokens maintain original length and format of data



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Performance

Web-based User Interface

Multiple Cardholder Authentication Types

Multi-Client Architecture



SOLUTION BENEFITS



DRIVE AUTOMATION: Eliminate manual and maverick processes and unlock the full value of accepting electronic payments by integrating authorization and settlement capabilities within existing enterprise system and application workflows. Protect against unauthorized shipments and improve accuracy of revenue recognition by accounting for split orders.



REDUCE COSTS: Eliminate capital investment for software licenses and leverage Paymetric's SaaS subscription model. Reduce DSO and bad debt by extending electronic payment acceptance options to customers. Lower interchange costs by providing Level 3 data to your processor.



LEVERAGE SAAS: Reduce your liability for managing an on-premise payment applications. Paymetric shoulders the burden of on-going maintenance including; semi-annual association releases, processor certifications and new payment types or currencies.



IMPROVE SECURITY: With Paymetric's award-winning tokenization solution, XiSecure On-Demand, card numbers are never stored intact — anywhere, making it impossible for hackers to reassemble them through decryption or reverse engineering. This increased security allows companies to preserve their brand without the worry of unexpected fees, fines or legal costs associated with a data breach.



ACHIEVE COMPLIANCE: Maintain compliance with the PCI DSS and federal and state data breach notification laws. Leverage tokenization technology to minimize the cost and scope of achieving PCI DSS compliance and provide your company safe harbor from federal and state data breach notification laws.



VALUE ADDED SOLUTIONS

	Enhanced Reporting	Level 3 Processing	Receivables Management
DESCRIPTION	The Enhanced Reporting solution is an expanded library of reports and performance metrics that pinpoints where adjustments can be made to enhance payment acceptance processes.	Level 3 Processing is available through our XiOptimize solution. This solution provides Line-item or Invoice-level detail required to qualify merchants for a 1% reduction of their interchange rate. This data can be used for billing, payment, disputes and reconciliations.	The Receivables Management solution enables acceptance of credit card payments against open accounting documents for: • One-off transactions • Recurring Transactions • Down Payments • Prepaid Payments • Deposits
BENEFITS	 Analyze Trends Lower Transaction Costs Maximize Performance Enhance Efficiency 	 1% Reduction of Interchange Increased Efficiencies Increased Customer Satisfaction <u>Level 1</u> <u>1.90%</u> <u>Interchange Rate</u> <u>Level 3</u> <u>Interchange Rate</u> Card Associations Incent Suppliers with Reduced Rates for Providing Line-Item Detail (up to 100 bps) 	 Accelerates Working Capital Reduces DSO Offers New Payment Method Lowers Interchange Rates Lowers Collection Costs Lowers Bad Debt Reduces Risk Improves Customer Satisfaction



NEW SOLUTIONS



DESCRIPTION

BENEFITS

A proactive notification tool issuing regular reports to the customer regarding improper credit card data delivered into the client environment through erroneous and exposed data fields.





With XiOptimize, merchants can meet customer demand to provide invoice-level transaction details. The advantages of meeting this demand can have an extremely consequential impact (up to 25%) on interchange rate reduction.

- Analyze Trends
- Lower Transaction Costs
- Maximize Performance
- Enhance Efficiency

- 1% Reduction of Interchange
- Increased Efficiencies
- Increased Customer Satisfaction

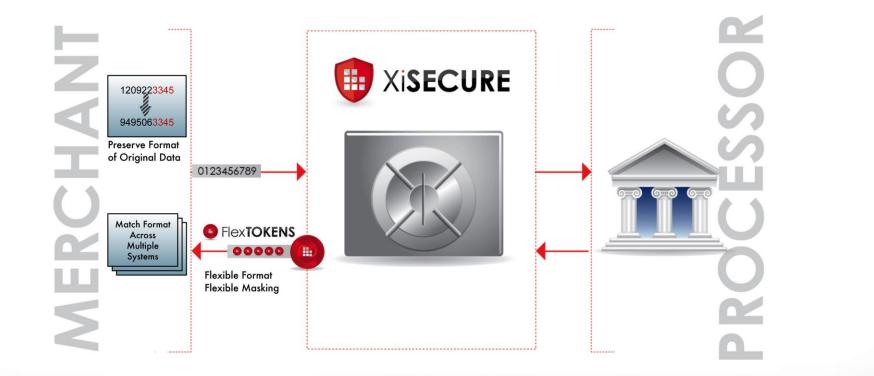
Level 1	2.70% Interchange Rate	
Level 2	1.90% Interchange Rate	
Level 3	1.70% Interchange Rate	

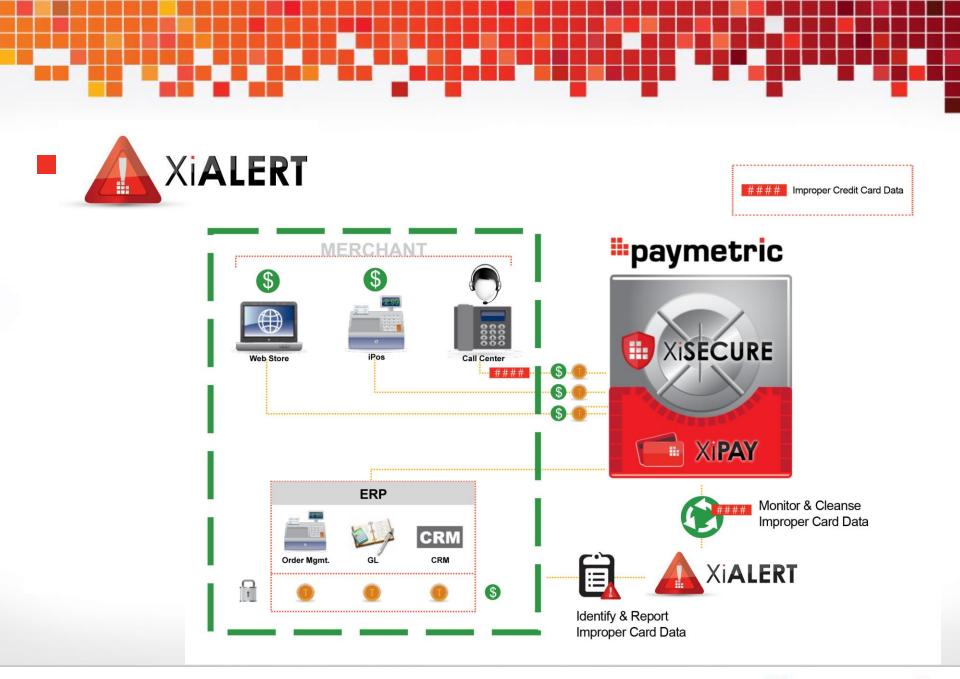
Card Associations Incent Suppliers with Reduced Rates for Providing Line-Item Detail (up to 100 bps) Highly sophisticated secure file transfer service designed to efficiently handle files containing all types of sensitive data, which must be exchanged or shared with other internal or external parties.

- Accelerates Working Capital
- Reduces DSO
- Offers New Payment Method
- Lowers Interchange Rates
- Lowers Collection Costs
- Lowers Bad Debt
- Reduces Risk
- Improves Customer Satisfaction









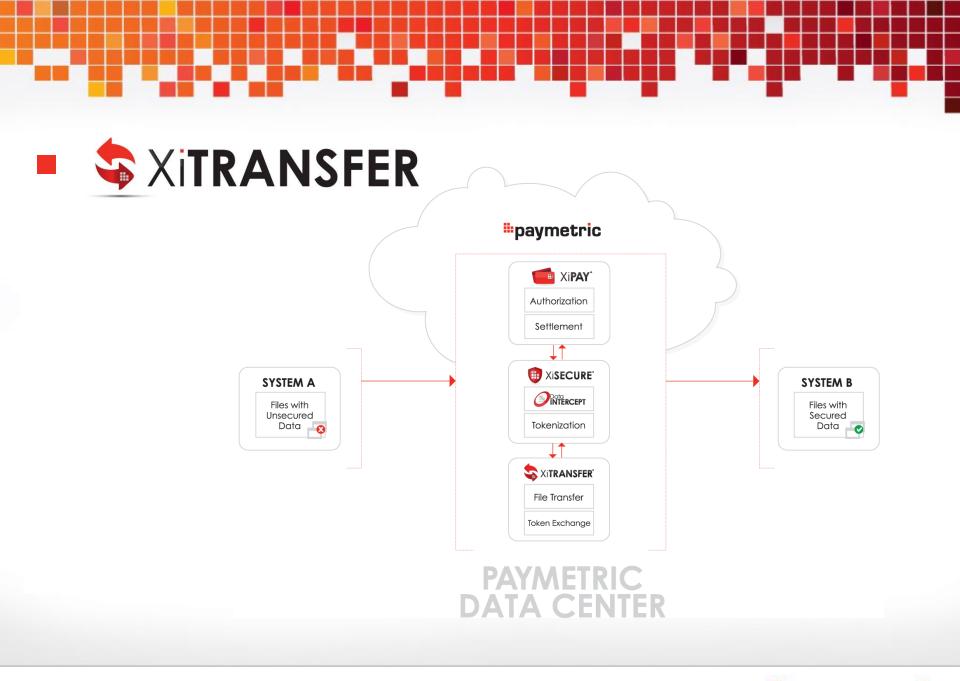
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Processing Level Qualification Chart

This chart demonstrates how much information is needed to pass through the processing system for a level II/III transaction in order to qualify for the lowest possible interchange rate

DATA TYPE	LEVEL 1	LEVEL 2	LEVEL 3
Merchant Name	Х	Х	X
Transaction Amount	Х	Х	×
Data	Х	Х	X
Tax Amount		Х	×
Customer Code (16 Char)		Х	X
Merchant Postal Code		Х	X
Tax Identification		Х	Х
Merchant Minority Code		Х	X
Merchant State Code		Х	X
Item Product Code			X
Item Description			X
Item Quantity			X
Item Unit of Measure			X
Item Extended Amount			X
Item Net/Gross Indicator			Х
Item Tax Amount			X
Item Tax Rate			X
Item Tax Identifier			X
Item Discount Indicator			X
Ship from Postal Code			X
Freight Amount			X
Duty Amount			X
Destination Postal Code			X
Destination Country Code			X
Alternate Tax Amount			X
Source: The Merchant Account Blog			

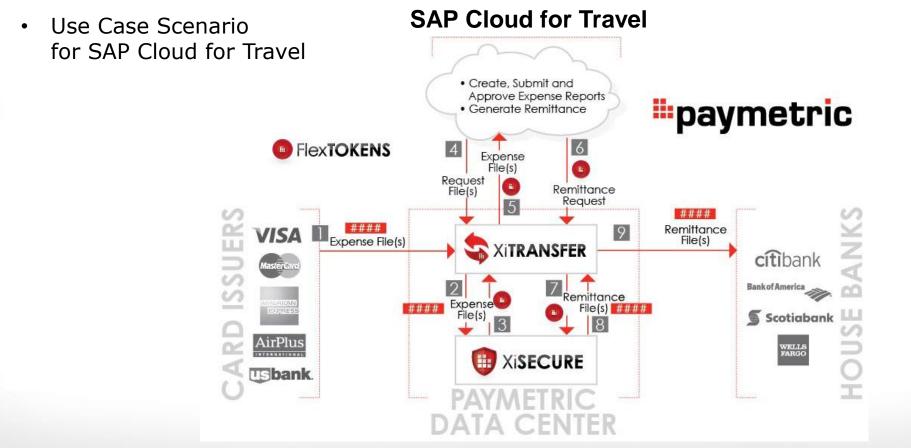


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SAP Travel Management Use Case Scenario ٠ for SAP Travel Management **SAP ERP Travel Management** Create, Submit and Approve Expense Reports paymetric Generate Remittance FlexTOKENS 5 Expense File(s) C Remittance File(s) 4 ISSUERS #### #### Remittance VISA 8 Expense File(s) File(s) XiTRANSFER citibank 6 Remittance **BankofAmerica** #### Expense File(s) #### Scotiabank File(s) 3 AirPlus 02 WELLS FARGO XiSECURE **T**Sbank DATA CENTER



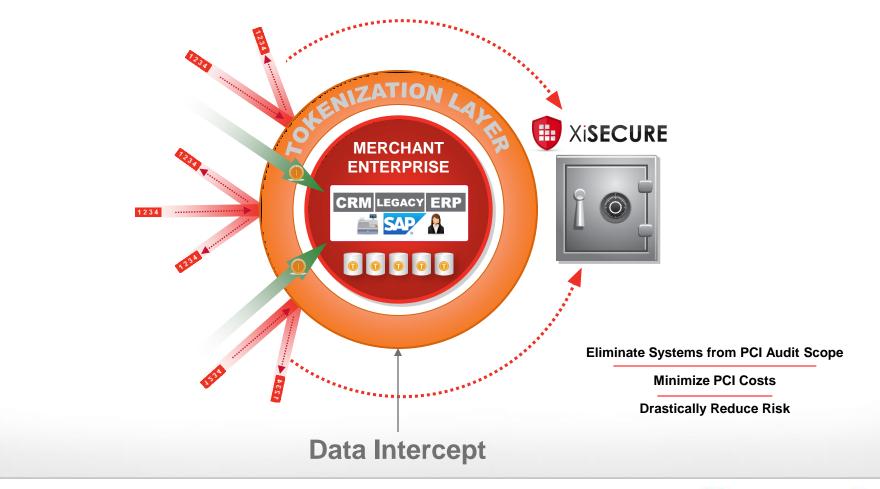
RECEIVABLES MANAGEMENT | Web AR

- Accept electronic payments against open accounting documents in SAP software to automatically clear open items
- Benefits:
 - Accelerates time to cash
 - Offers new payment method
 - Lowers collection costs
 - Reduces risk
 - Reduces DSO
 - Lowers interchange rates
 - Decreases bad debt
 - Improves customer satisfaction





THE FUTURE | Eliminate Handling of Sensitive Data Altogether

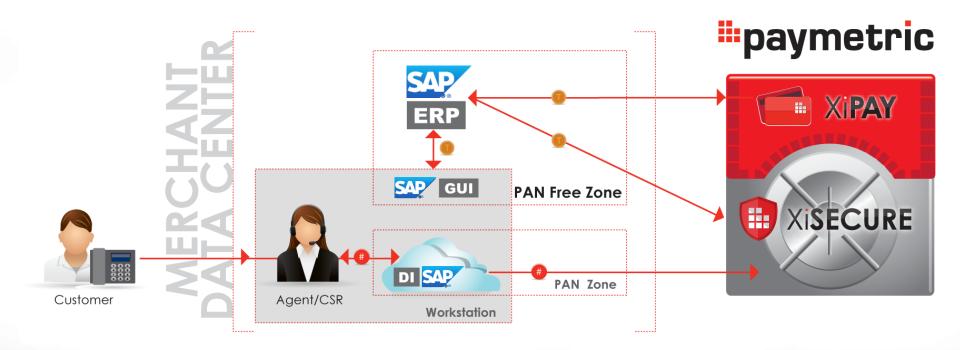


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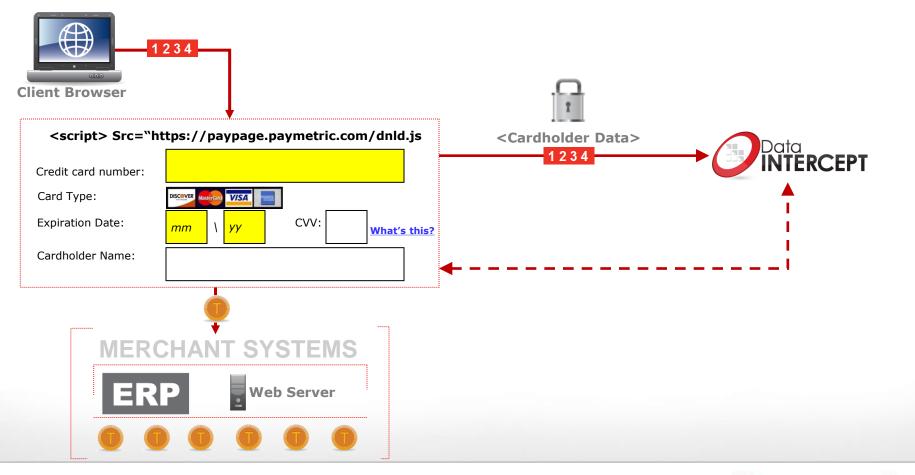


DATA INTERCEPT | SAP





DATA INTERCEPT | eCommerce





WHY PAYMETRIC?

Performance Over 500 of the world's most respected brands have leveraged Paymetric solutions over the past decade.

Expertise Paymetric employees have hundreds of years of combined experience in the payments industry and ERP landscape.

Credibility Paymetric has been the recipient of many awards recognizing the accomplishments of the company and our solutions.

Innovation Paym that he

Paymetric is consistently first to market with cutting edge solutions that help companies grow their business and increase security.

Value On-demand model makes it affordable to experience the benefits of integrated payment card processing and tokenization.

Service 24 x 7 support includes incident and problem resolution, access to publications and best practices and so much more.



SUPPORT | Overview

- Only SAP-Certified Payment Integration Provider that Offers a Dedicated Support Team
 - Relationship Management
 - Assigned Account Manager
 - Customer Advocate from Implementation through Post Go-Live
 - Client Services
 - Technical Subject Matter in Enterprise Systems, Payments and Security
 - 24/7 Production Support
 - Dedicated to Maintaining Service Levels
 - Escalation Paths
 - Phone Support
 - Client Satisfaction Surveys
- Self-Service Tools
 - Online Incident Reporting and Updates
 - Merchant Portal
 - Online Searchable FAQ
 - XiAssist- All-Inclusive Help Site

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SUPPORT | XiAssist Overview

XiASSIST

Comprehensive Introduction to Paymetric Services

One-Stop Help for All Users

Processor Details At-a-Glance

Multiple Ways to Find Information

"We found the answer in XiAssist."





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