

B2B Enterprise Payments Solution

Digitally transform your payment process to improve efficiency, security and financial control.



Move money and information between buyers and suppliers, digitally and securely, with a comprehensive, multichannel payment automation solution from Fiserv.

Streamline Your AR/AP Processes End-to-End in a Snap With SnapPay

We respect your “single source of truth” and existing technology investment in enterprise resource planning (ERP) and account systems. Imagine putting your accounts receivable (AR) and accounts payable (AP) on cruise control with comprehensive, automated payments.

SnapPay, our secure, cloud-based solution seamlessly integrates directly with ERP systems, including SAP (ECC and S/4HANA), Oracle E-Business Suite, Oracle ERP Cloud and JD Edwards among others. Deep integration enables greater straight-through processing from payment execution to reconciliation, across multiple payment types and channels. We take an end-to-end process view to help you address pain points holistically – with the full breadth of Fiserv.

Get Paid Faster, Digitally

Optimize working capital by getting paid faster and taking full advantage of early and timely supplier payments. We have a proven track record of reducing Day Sales Outstanding (DSO) and unapplied cash for our clients. By enabling greater digital collaboration and transparency with your buyers, you also free up valuable time from routine inquiries. What would you do with all those extra hours each year?

Modular and Highly Configurable

SnapPay, our modular solution is highly configurable to address your needs:

- **eCommerce payment integration:** Connect your shopping cart to our payment engine. You don't have an eCommerce solution yet? We can custom build one for you
- **Electronic Invoice Presentment and Payment (EIPP):** Present invoices and handle disputes online. Accept card and ACH, with option to pass-through credit fee
- **Invoice print and mail services:** Send personalized physical invoices with our outsourced print services, and drive digital adoption through mail campaigns
- **Secure credit card acceptance:** Take credit card payments for sale orders using an integrated point-to-point encryption device to reduce PCI footprint
- **AI-driven, multichannel receivables matching:** Automatically reconcile any check, wire or lockbox payments outside the portal



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.

Pay Suppliers Securely, Digitally

Digitize procure-to-pay processes and build trusting partnerships with your suppliers through payments automation.

From a supplier self-service portal to confirm orders and invoices, to securely providing sensitive account information, viewing real-time payment status and avoiding manual remittance, our AP solution offers flexible options to reduce total cost of disbursement.

- **Integrate with ERPs:** Tight integration with ERP systems means digital payments are automatically executed once approved
- **Pay on your schedule:** Mass payments are scheduled and executed across different methods, currencies and countries, all from one platform

- **Free up the AP team:** Real-time payment reconciliation and updates eliminate layers of spreadsheets, giving you instant and accurate visibility, and freeing your team for higher-value business activities
- **Secure supplier portal:** Earn your supplier's trust by giving them an easy-to-use, self-service portal to input their bank information securely
- **Payment process visibility:** View incoming payments with real-time updates and search and download payment history
- **Pay the way you want:** Select the most economical method to disburse funds to payees using our integrated payable disbursement engine

Accounts Receivable:

- Deep integration with ERPs
- Payments enable eCommerce
- Reduce paper clutter with electronic invoicing
- Outsourced, personalized print and invoice services
- Integrated gateway and payments solutions (Credit card and ACH)
- Reduced PCI-footprint by accepting credit card payments for sales orders over a secure device
- Automatic reconciliation of check, wire and lockbox payments outside the portal

Accounts Payable:

- Integrate with ERPs
- Pay on your schedule
- Pay the way you choose
- Reduced payable costs and lower total cost of payments
- Reduces or eliminates outgoing paper checks
- Automatically reconcile payments
- Supplier self-service payment portal
- Increased supplier security and efficiency

Fiserv Integration Advantage

We take a holistic approach to consumer and B2B payment processing needs and take advantage of all that Fiserv has to offer.



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