IBM Payment Systems
Helping to reduce payment processing costs and improve compliance management
IBM’s Payment Systems is a hosted payment gateway solution, providing a single, consistent interface to global e-payments and supported by IBM’s highly skilled payments consulting, implementation and operations team.

**IBM Payment Systems advantages**

IBM Payment Systems provides the enablement functionality that fills the gap between merchant and the acquirers, allowing you to run your business more efficiently and effectively.

**Value where it counts**

**Speed to market**

Our comprehensive payment gateway solution provides integration tools for quick merchant portal connections and ready-to-go acquirer connections—providing country, currency support and local payment methods.

**Lower merchant operating costs**

IBM Payment Systems allows you to do more while saving more. With a highly configurable and compliant systems infrastructure hosted by IBM, our payment gateway service provides the merchant with a single consistent interface to payment providers worldwide. Other benefits include:

- Technical integration services that deliver end-to-end payment process automations, delivering to merchants a more automated, error-free process
- Alternate payment methods with significantly lower transaction fees, enabling your business to save even more
- With business process outsourcing, merchants can focus on their core competencies and drive business growth

**Reduced merchant risk**

IBM’s secure payment gateway features automated fraud-checking tools during payment checkout to insulate merchants from handling sensitive credit card data, and merchant funds reconciliation to ensure payment is received for all transactions.

**IBM Payment Systems hosting services**

Our vast expertise in managing global payments for IBM and other corporations can help streamline and secure your own payments so you can focus on your core business. IBM Payment Systems hosting service allows you to simply plug in to what you need today and prepare for tomorrow with configurable, scalable hosted solutions managed by IBM.

IBM Payment Systems helps ensure you have everything your business needs to run efficiently with the following key features:

- Standard offerings ideal for small businesses yet highly configurable for large multinational enterprise with complex business requirements
- Highly scalable systems able to handle large transaction volumes
- High availability for real-time 24x7 payment processing
- Payment Card Industry (PCI) level 1 certified service provider compliant
- National Automated Clearing House Association (NACHA) compliant
• Best practices with global payment industry expertise  
• 24x7 Help Desk  
• 24x7 physical and logical data security  
• End-to-end operational problem management, providing all necessary payment processing skills  
• Technical integration skills, providing seamless connectivity to the merchant’s business applications  
• Reduced merchant operational costs and overhead

**Payment methods**  
IBM Payment Systems offers worldwide support with a wide range of payment methods, such as:

• Credit cards  
• Local debit cards  
• Level 3 procurement cards  
• Direct debit  
• eBanking  
• eCheck  
• PayPal  
• Western Union

**Payment profiles** – Enables the merchant to securely store customer payment details, ideal for returning customers and recurring billing  
**Risk management** – Performs assessment in real time, reducing the risk of fraudulent transactions  
**Settlement reconciliation** – Provides automated matching of settlements and acquirer fees; ensures the merchant is paid for the transactions  
**Consolidated reporting** – Enables automated data feeds into the merchant’s financial systems for all payment methods  
**Payment sub-ledger** – Provides the merchant with the necessary end customer financial information and a consolidated financial overview  
**PCI solution** – Guides the merchant through their PCI self-assessment process using a suite of services  
**Managed business process services** – Allows IBM’s innovative and secure technology and global resources to cost-efficiently and comprehensively manage the merchant and payment processes related to customer service, collections and chargeback services

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IBM Payment Systems offers support for leading credit card brands in every supported country and currency.

With one standardized interface in IBM Payment Systems, you can gain access to a full suite of local payment methods in nearly every country and currency. This solution also includes the following:

• **Integration toolset** – Provides speed to market with easy connection of merchant web shops, telesales and collections portals  
• **Payment processing** – Provides connection to a large selection of card acquirers, banks and service providers that are readily available to the merchant  
• **Payment checkout** – Insulates the merchant from having to handle sensitive credit card data, significantly reducing their PCI risk

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This image depicts the IBM Payment Systems process.

**For more information**

To learn more about how IBM Global Process Services – Finance and Administration (F&A) can enhance your business, contact an IBM representative or visit:  
ibm.com/services/process