



Payment Management

**Achieve Cost Efficiency,
Central Transparency
and Security for Your
Global Outbound
Payment Transactions**

Be in Control of Your Global Payments – Optimize Processes and Enhance Security with Future-Proof Technology

B2B payments differ from one country to another: credit transfer, direct debit, and paper checks are the traditional methods widely used today. New payment methods offered, for example, by third party payment service providers (PSP) such as PayPal or Instant Payments are increasingly making inroads into corporate payments.



Whichever way we chose to make payments, the concerns remain largely the same: How do I prevent fraud and money laundering and ensure secure payments? How do I keep central control over company-wide cash flows? What is the most cost-efficient way for managing my payments globally? Which restrictions do I have to consider and which regulations do I have to comply with?

Master the Complex Challenges of Your Outbound Payments

There are several typical pain points that companies face when managing their payment transactions. They include

Complexities of corporate structures with many decentralized systems hampering standardized processes and central control over payment transactions

- Diverse payment requirements that must be coordinated across multiple banks, in different formats and currencies, according to different regulations
- Multiple bank communication tools that cause high maintenance, different log-in mechanism and make central monitoring of payments difficult
- Increasing fraud attempts, including cybercrime, phishing, CFO fraud or internal manipulations, can cause significant losses
- Increasing international regulations and restrictions to prevent money laundering and funding of counterterrorism
- Inefficiency and risk of errors due to manual tasks

Modernize Your Outbound Payments with Serrala

By centralizing payment transactions you can significantly increase process efficiency and enhance global visibility over your company's cash. No matter how straight-forward or complex your corporate system landscape is, our solutions can be adapted to your individual payment ecosystem.

With standardized and automated processes we help you make your payment processes highly secure and compliant with international regulations – at all times. Our payment solutions cover these key areas:

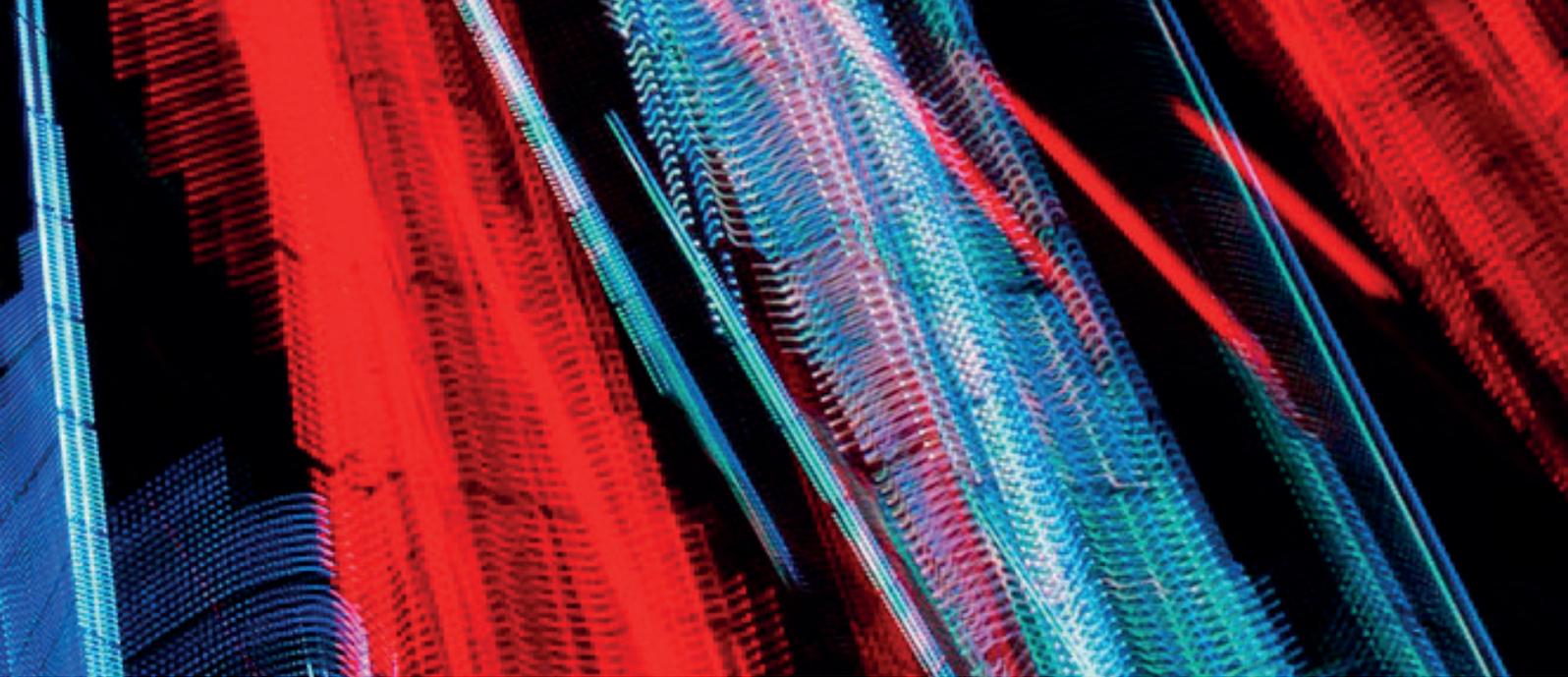


Payment Processing

- All types of payments can be handled including commercial, treasury, and salary payments, made as payment runs, manually, ad-hoc or other via other payment methods
- Uniquely simplified manual payments through templates accelerating the overall payments process
- Replacing decentralized electronic banking systems thereby reducing costs and increasing central visibility into your payments
- Automated retrieval of account and payment status information
- Instant creation, approval, and release of payments with robotic process automation, applying configurable workflows and secure segregation of duty

Global Payment Factory

- Payment optimization enables centralized payments via shared service centers and global payment factories: rerouting of transactions (payments on behalf), regrouping, validation and / or enrichment of payments within your system
- Configurable criteria support the automated bundling of payments and routing them to the most cost-efficient payment method: by ordering bank, payment type, required format, bank conditions, or currency
- Centralizing management and control of company-wide payment transactions to ensure maximum transparency
- Cloud and managed services options help to flexibly integrate local entities into one centralized infrastructure
- Combining the payment factory with an in-house bank facilitates more cost-efficient intercompany payments



Connectivity & Formats

- Different set-ups, i.e. either on-premise, cloud services or even hybrid are possible
- Secure and direct connectivity with banks, financial institutions, and payment service providers such as PayPal directly from within the central system, SAP or other ERPs
- Managed services take away the burden of maintaining bank protocols or formats in-house
- All national and international bank protocols with the possibility to flexibly combine the different communication types including country-specific protocols (e.g. EBICS, FTX), host-to-host connections such as (s)ftp/https, and connectivity to SWIFT using SWIFT Service Bureaus or SWIFT Alliance Lite2
- All payment formats, including international standard formats such as CGI XML as well as local, proprietary and other formats, which can be converted or enriched within the solution or as a managed service

Bank Account Management

- Configurable workflows for opening, closing, modifying accounts, and managing signatories
- Simplified standard communication with banks, paper-based or via e-mail, with easy templates and processes (BAM) and supporting new electronic messaging with banks via XML (eBAM)
- Bank reporting feature enabling automated filling of reports such as FBAR
- Automated bank fee analysis reducing bank fees through overcharges by 15%

Payment Compliance

- Automated embargo screening and checks against sanction lists
- Audit-proof processes for payments globally
- Complete documentation of payment and any changes in an audit-proof log
- Fraud prevention through automated filtering for suspicious payments

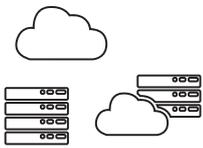
Your Benefits

With our solutions you can achieve a truly centralized payment management ecosystem and have control over all of your company's outbound payments. Through automation, configurable workflows, and support for all payment formats and protocols you have all the tools needed for highest cost-efficiency and transparency. Fraud prevention, compliance screenings, and audit-proof documentation help you achieve maximum compliance and security for all your payments.

The Advantages of Modern Payment Management Solutions

- Centralization of payment management
- Transparency and control over company-wide payment transactions
- Cost-efficiency through standardized, automated processes, and optimum payment methods
- Maximum compliance with international regulations and audit requirements
- Reliable and trusted fraud prevention
- Easy integration of all entities through flexible deployment options

Future-Proof Technology – Flexible and Scalable!



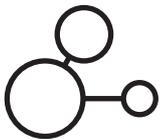
Deployment

As technology follows business needs, we offer different deployment options depending on the solutions you require and the systems you run – be it on-premise, cloud or a hybrid approach.



Managed Services

In constantly changing markets we support you with managed services to make you more agile and flexible in your business.



Multiple ERP Systems

The suite enables companies to unify and standardize procedures across multiple, fragmented enterprise systems.

Serrala Brings Clarity to Complexity

We are proud to announce our evolution from Hanse Orga Group and welcome you to Serrala. Our new name is inspired by the Sierra de la Serrella, a powerful mountain range in Spain symbolizing confidence and security. Serrala optimizes the universe of payments for organizations that seek efficient cash visibility and secure financial processes. As our company grows and delivers our expertise and solutions to partners and customers around the globe, we wanted a name to reflect our values, express the diversity of our people and amplify our innovative nature. With a suite of future-proof end-to-end payment solutions we provide efficient and secure optimization of your financial processes partnered with experienced first class cash visibility and treasury consulting services. Driven by our enterprising nature, we constantly challenge ourselves to bring relevant innovation to market.

Our dedication and reliability empowers and protects our customers and partners around the globe. Serrala supports over 2,500 companies worldwide with advanced technology and personalized consulting to optimize all processes that manage incoming and outgoing payments: from order-to-cash, procure-to-pay and treasury to data and document management. Represented on three continents with 16 regional offices in Europe, North America and Asia, over 550 employees are dedicated to service companies of all industry sectors – from medium-sized companies to global players. Taken together, this unique and comprehensive approach enables our clients to achieve the highest possible process efficiency and transparency. Serrala's software family of best-in-class solutions creates a complete payments ecosystem that provides security and compliance at every step of your financial value chain. Our solutions offer different deployment options to meet your specific requirements – on premise, in the cloud or as a hybrid solution with managed service components. The SAP-integrated solution portfolio has been certified by SAP for its integration with SAP's latest technology S/4HANA Finance. It has been rewarded repeatedly with the international TMI Award for Innovation & Excellence as „Best ERP Based Software” and other awards. Over 30 years of industry experience provide us with the necessary knowledge and understanding to be your trustworthy partners.



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