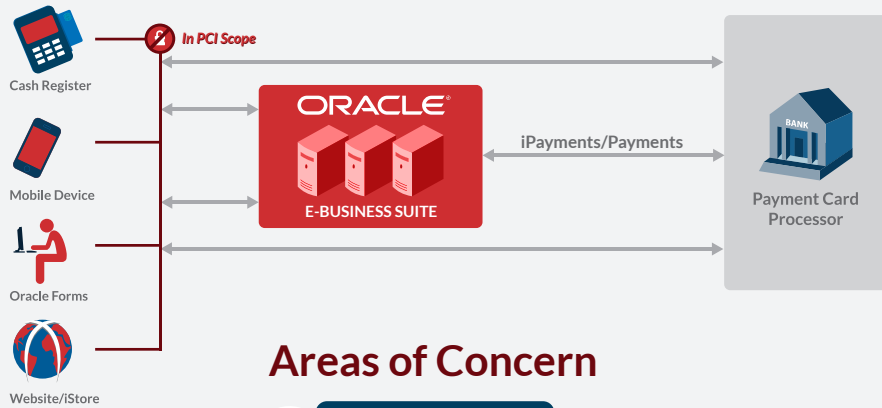
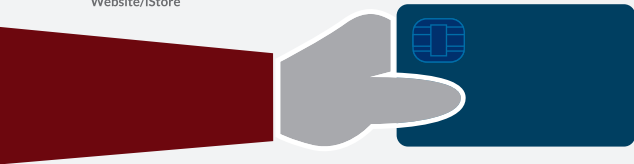


Standard vs. Integrated Payment Acceptance for Oracle E-Business Suite

Standard/Out-of-Box

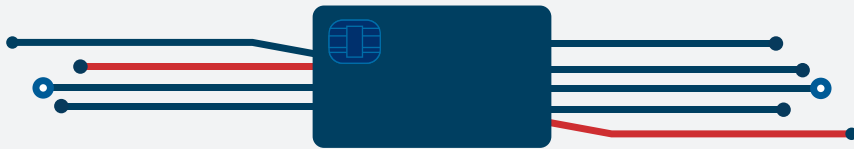


Areas of Concern



Card data stored and transmitted within your environment

Requires PCI questionnaire D and possibly not compliant



Data is only encrypted

Encryption greatly reduces risk, but does not guarantee that information is safe from a hack



No support for level 2 and 3 payment data

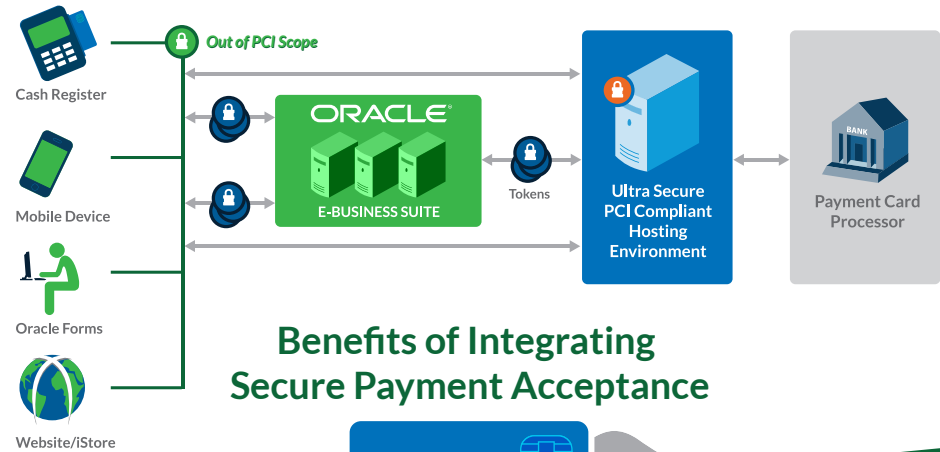
Results in higher interchange fees



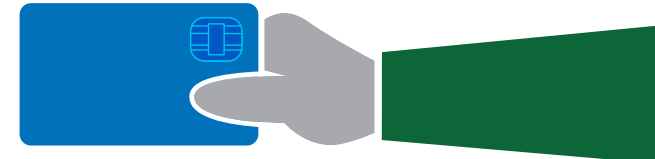
Bank deposit information is not reported into Oracle

Creates reconciliation nightmares

Integrated/Enhanced



Benefits of Integrating Secure Payment Acceptance



Greatly reduce compliance efforts

Survey decreases from SAQ D to SAQ B for Card-present environments; SAQ D to SAQ A for Card-Not-Present Environments



Reduce costs

Lower interchange rates and encryption costs



Eliminate risk

Maintain brand reputation and customer loyalty; mitigate threats of financial penalties and lawsuits



Increase efficiency

Take advantage of automated bank deposit level reconciliation