







Delego:

Securing the Future of Enterprise e-Payments

BY Royce D'souza

ata breach. Those two words are an increasingly hot topic in boardrooms and C-suites globally as companies continue to fall victim to online threats. In this environment, electronic payments security has become a front and center issue. As card-present fraud is declining thanks to EMV (chip card) adoption in the US and globally, fraud is now shifting online to card-not-present channels. Even as e-commerce delivers the promise of bountiful growth, it brings with it increasing risks of a breach.

"Merchants who are transacting with their customers online are exposed to increasing threats, and as a result data breaches are becoming more frequent. Recent statistics show the average cost of a breach is US\$7.4 million or \$225 per stolen record which makes the consequences of a cyber attack potentially catastrophic for a merchant" says Scott Johns, President, and CEO at Delego.

In addition to the increasing risk of being breached, PCI compliance requirements continue to expand in response to these threats, dramatically adding cost and complexity for merchants.

Delego is helping SAP merchants solve these problems, as well as integrate and streamline their e-payment processes. The company's cloud-based solutions can be deployed seamlessly to secure the merchant's SAP system, web store,



network and workstations, ensuring that unprotected payment information is never transmitted, captured or stored in the merchant's IT environment. All payment data is tokenized and stored in Delego's secure, single-tenant cloud, rendering the data in merchant systems worthless in the event of a data breach.

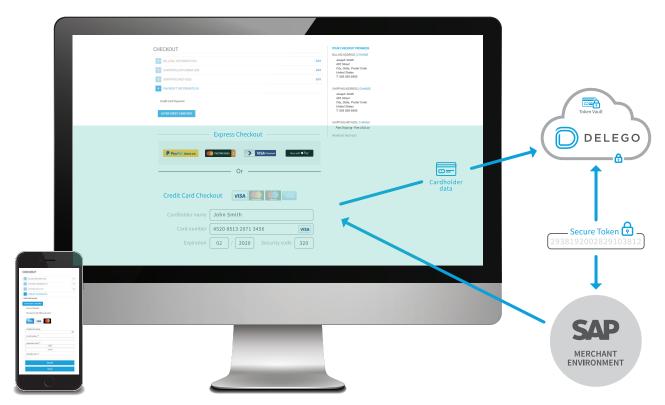
"Our solution is the most secure on the market," says Johns. "We utilize a single-tenant architecture rather than multi-tenant, so our merchants never have to worry about their customers' sensitive payment data being co-mingled with others. Each merchant's solution is housed in its own virtual private cloud, which is infinitely scalable and provides us ultimate flexibility to tailor the environment for each customers' needs". Delego has partnered with Amazon Web Services which allows them access to data centers in nine regions globally, easing the burden of privacy law compliance in jurisdictions such as the European Union.

Delego's roots and expertise are in SAP. Established in 1997 as an SAP consulting firm, Delego became an SAP partner and a certified payments solutions provider in 2000. Today, the company is a market leading provider of best-in-class electronic payment integration, transaction enablement and security solutions to many Fortune 500 companies.

One of the many advantages of Delego is its close partnership with SAP and a solution that is purposebuilt for it. "Because we are not trying to accommodate multiple ERP architectures, our integration with SAP can be tighter. Unlike other solutions, Delego uses SAP as the system of record which dramatically streamlines the reconciliation processes for our customers" says Johns.

Johns believes that data security and SAP integration will continue to be cornerstones of their business, but sees enabling commerce as the future. "As consumers are embracing e-commerce as their preferred way to buy, merchants are increasingly focused on improving the online experience for their customers. Payments is an essential aspect of the user experience, and our customers are looking for a partner who can enable new technologies and payment methods simply and securely. The payment ecosystem is complex and evolving rapidly. Customers want a partner to simplify payments so they can focus on running their core business."

This philosophy appears to be resonating in the market. According to Johns, the company has grown dramatically in the last two years and now processes over US\$7 billion in transactions annually. In addition



to forward-looking products, the company deeply engages with each customer and invests the time to understand the uniqueness of their business, systems and pain points to offer them the best solutions. According to Johns, no two customers are alike, and the service they receive should reflect that. "We have invested heavily into our product to create bespoke solutions that are flexible and scalable, allowing our experienced team to offer solutions that fit the unique and ever-changing requirements of our customers."

One of these customers is a leading provider of products, systems, and services to the global construction industry. This global client has revenues that exceed four billion dollars annually and has more than 20,000 employees across its operations in 120 countries. The client wanted a scalable e-payments solution that could link multiple payment processors to the company's SAP ERP system and handle e-commerce, MOTO, and

card-present EMV transactions. They also needed a vendor that could securely tokenize and store more than 250,000 credit card records in compliance with PCI DSS requirements, process multiple currencies in over 40 countries, and comply with EU data privacy laws.

Delego met all these requirements implementing their cloud-based payment platform and now processes over \$500 million annually for the customer. Not only did the solution seamlessly integrate the client's payments system and eliminate the risk of breach, but also helped save \$400,000 annually through streamlining manual processes and reducing compliance costs.

The payment processing landscape is constantly shifting with mergers and acquisitions. Delego remains independent from an ownership perspective and maintains solid partnerships with over 50 processors along with strategic technology initiatives with Visa and Mastercard. This processor-neutral approach is key to its customers because it disentangles

the merchant's integration and security solutions from its choice of processor partner. For merchants who want to scale into new markets, Delego provides the flexibility to partner with best-of-breed processors around the world and benefit from local settlement cost savings.

"We can connect our merchants to any number of payment processors as well as alternate payment mechanisms like PayPal, Amazon Pay, and others. Moreover, we can integrate those with SAP to transform it into a hub for the merchant's e-payment ecosystem" explains Johns.

"Today the focus of merchants is typically around managing security, risk, PCI compliance and SAP integration. We've solved that problem for them," says Johns. "But tomorrow is all about enabling their businesses. We're excited to empower our customers with technology and help them do that."

Data breach. Record growth.

That's how Delego sees the world, and it sounds like a good place to be. CA

SAP SOLUTION SPECIAL



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Company:
Delego

Key Person:
Scott Johns
President and CEO

Description:
Delego helps the world's leading companies expand their e-payment capabilities, seamlessly integrating and securing their payments ecosystem with SAP using their flexible and tailored solutions

Website:
delegopayments.com

Top 25 SAP Solution Providers 2017

ith most of the global transactions passing through the gates of an SAP solution, it has presented multiple facets of operation for businesses. There exists a pandemic need for the companies to run their business in an integrated environment; be it sales, human resources, accounting, payment or production—SAP proves to be the missing link for a homogeneous framework to be in place. The architects of powerful enterprise application software, SAP have inculcated greater innovations inciting a revolution of today's business and technology.

From SAP S/4HANA, SAP Fiori to SAP HANA Cloud Platformnumerous organizations across various industries look upon SAP for constructive business software solutions. Specialized SAP accredited partners who empower businesses of all sizes to align their strategies and perform various critical tasks in a single system mete out the inefficiency in the information system architecture of companies. Moreover, enterprises have exploited the multiple benefits of SAP to increase their productivity and slash their costs incurred-looking forward to offering well-built SAP solutions, which will integrate seamlessly with unique needs of their clients.

To help organizations find the right solutions for their SAP initiatives, a distinguished panel comprising CEOs, CFOs, analysts, and CIO Applications' editorial board has selected the top players in the sector. The current edition of our magazine brings to you "Top 25 SAP Solution Providers" for the year 2017. The companies featured here demonstrate outstanding customer service and serve as windows for redefining the SAP solution landscape.



Winning takes focus

E-payments is our business, so it doesn't have to be yours.

At Delego we secure, integrate and enable electronic payments for the world's largest companies running SAP®.

Why do market leaders choose us? Best in class security. SAP-specific architecture for seamless integration. Over 50 processor partners. Alternative payment enablement. Infinitely scalable cloud with global data centers. Unparalleled service.

Whether your challenge is integrating your e-payment ecosystem to SAP, managing security and PCI compliance or easily enabling seamless and secure payment experiences for your customer - we have your solution.

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