Mudiam, Inc.
Think Through Solutions. *Delivered.*

SAP®Payment Card, Credit Card Tokenization Strategy

Why MUDIAM Payment Card & Credit Card Solutions for your SAP® ERP and Web Store

MUDIAM continues to be in the forefront of innovation in developing PCI DSS compliant solutions for electronic payment industry. Our solutions encompass wide ranging of tokenization strategies for card industry including many variations of tokenization options for its customers, continuously finding ways to secure data by developing advanced, well-tested and innovative tokenization algorithms.

Our solutions have many innovative ways to perform key rotation strategies for our customers. We exceed the guidelines set forth by the PCI DSS council and perform token key rotation as frequently as once every 3 months and with options.

Our continuous innovation in product solution-ing for SAP® customers include implementing many payment gateway integrations, tuning business processes of many companies and their vertical lines of business like consumer goods, retail, manufacturing, web stores. We are expanding integrating to all leading payment gateways integrations and implementing their advance card payment features including real-time, batch processing of multi currencies, corporate cards as well as purchase cards.

Our architecture is built under the concept of lightweight, scalable components that integrates with SAP® ERP system and Internet web stores. Our MUDIAM Application Server is the heart of the system, which integrates SAP® and Payment Gateway using object oriented written code - with excellent handling payment options like presale, direct sale, refunds, chargebacks using XML, Web services and background processing options using multi thread advanced computing strategies.

Our continuous innovation in analyzing and intercepting card data solutions, helping our customers offer wide-ranging options for their users. This involves card tokenization offering over the cloud and the web interacting with many different platform applications using SSL layer, advanced AES tokenization strategies.

Our award winning web portal - detailing card transaction processing, along with data analytics is ever evolving. With the advent of actual transaction processing calculated upto time frames of milliseconds, underlies our commitment to improve the transaction processing time, giving our customers competitive edge and speed, when processing complex card transactions for their customers.

We invest heavily in technology and in our employee's continuous knowledge uptick - to bring innovating on a regular basis. Our web based reporting along with SAP® system reporting for card transactions is innovative, comprehensive and helps business users not only look at "real-time" card related information both in SAP® ERP as well as over the convenience of the web in the cloud.

Our solutions for SAP® ERP include for SAP® ECC, SAP® CRM, SAP® Business By Design, SAP® Biller Direct, SAP® Industry Specific modules, SAP® for Apparel, SAP® ISU and SAP® Retail vertical modules.

Our solutions are expanding to mobile payments. We are developing our mobile solutions in our MUDIAM software labs for SAP® customers as well as for web store customers. With our state of the art tokenization - we are working on mobile solutions for card transaction processing. With our cutting edge solutions - we can offer electronic payments for your mobile solutions using SAP mobile platform as well as for web based shopping carts for Internet sales applications.

In addition to the card transactions processing, we have expanded our data tokenization which involves sensitive data like personal information including social security number (SSN), driver's license, passport number, bank account and routing transit numbers (RTN) and any other sensitive data which is often termed as Personally Identifiable Information (PII).

We recently developed solution for customers who are using SAP® HCM/HR/FI modules. For SAP® HR/HCM customers - we tokenize the employee master data including SSN, bank details; date of birth, driver's license and other PII related data.

We also have built custom solutions for companies using SAP Finance modules where in we tokenize the banking institution information to help them secure and tokenize the data.

We have implemented solution for SAP® CRM systems - implementing tokenization in SAP® CRM 7.0 version via the webUI with payment gateways (PSP). Once the card authorization happens real-time, we have implemented SAP® CRM to ECC real-time replication for creating billing documents and accounting documents, which were created in ECC and replicated to CRM system using BDocs and RFC technologies in CRM. Extensive CRM middleware customization is used to make this seamless CRM to ECC replication. After the card authorizes, we can perform settlement in either CRM or in ECC giving the customer choices how they want to settle payment card and credit card transactions.

Our solutions also expand into other SAP® sub systems - Business by Design as well as ISU systems as well. Our development labs are working using SAP® with Apparel and Footwear module.

About MUDIAM Inc.

We strive for perpetual innovation in implementing payment card, credit card solutions including Level II and Level III card data - for SAP ERP enterprise and Web store customers. Our solutions are customized based on business process(s), card transaction types and payment gateways of choice, **one customer at a time**. We offer many PCI-DSS compliant tokenization options. Customers can avail our OnDemand (Software As Service, **SaaS**) solutions and/or OnPremise (Software installed within the customer corporate network).

Twice in 2009 and 2010, we were awarded - best ERP implementation award in Houston, TX area by US Dept. of Commerce.

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