

# X1F

**The Future of Payments with SAP**

-

**How to capitalize on ISO20022 and the integrated Payment Suite**

## X1F in numbers

**37**

INTERNATIONAL OFFICES IN 12 COUNTRIES:  
GER, AUT, CH, GBR, POL, HUN, ROU, GRE, SRB,  
USA, CAN, AUS

**145+ m €**

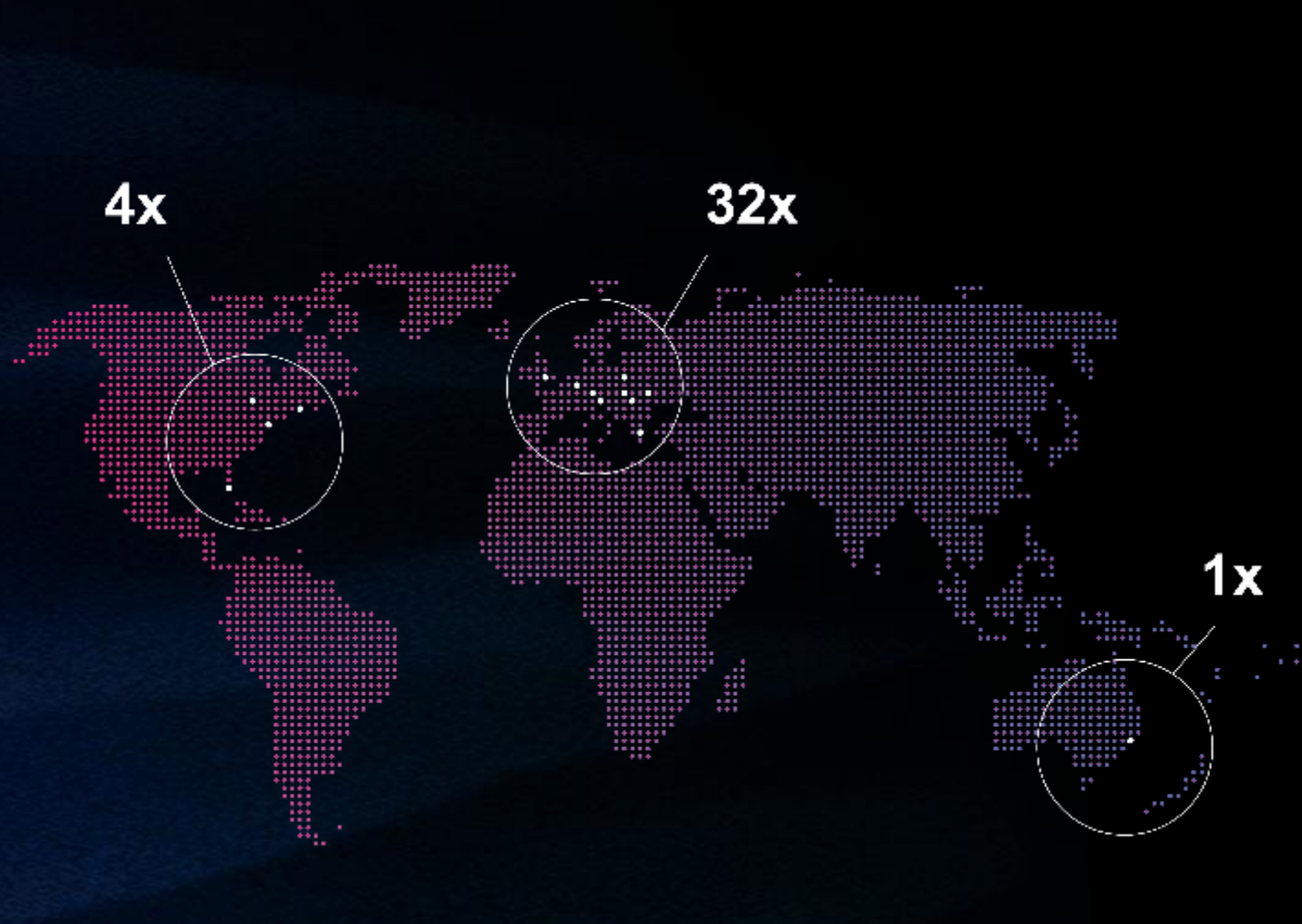
REVENUE 2022

**1000+**

HIGHLY QUALIFIED EMPLOYEES

**365+**

ACTIVE CUSTOMERS



### 3 | X1F Group and its services





**IKOR**   
PART OF X1F

Technology consulting,  
platform integrator and  
SAP-Add-on solutions

**X1F**

**COMORICUS**  
PART OF X1F

Process and system  
solutions asset,  
treasury and risk  
management

## SAP-Add-ons

<h3>SARA</h3>	<h3>VERA</h3>	<h3>IRMA</h3>	<h3>LISA</h3>	<h3>ELZA</h3>
<b>Value Added Tax Management</b>	<b>Tax Allocation and Optimization</b>	<b>Tax Allocation and Optimization</b>	<b>Lease Accounting</b>	<b>Transaction and Banking Integration</b>
<ul style="list-style-type: none"><li>• VAT declaration entirely digitalized</li><li>• From data collection, individual invoice verification, adjustment bookings, and consolidation within the VAT group up to automatic declaration to the tax authority</li></ul>	<ul style="list-style-type: none"><li>• Determining and realizing deductible input tax</li><li>• §15a UStG monitor</li></ul>	<ul style="list-style-type: none"><li>• Valuation and reporting according to different accounting standards</li><li>• Automated postings in SAP-FI per ledger (or account solution) and integrated reporting</li><li>• Agile workflow solution for decentralized provision and accrual processes</li></ul>	<ul style="list-style-type: none"><li>• Audit-proof lease accounting and contract management according to IFRS 16</li><li>• Lease contracts, sub-lease and lessor contracts can also be recorded, processed and reported</li><li>• High degree of automation: From unified contract database to the creation of your IFRS 16 notes</li></ul>	<ul style="list-style-type: none"><li>• Central platform for processing and automating payment transactions in the SAP system</li><li>• Use of established international standards for bank integration (APIs, SWIFT, SFTP, and SAP MBC)</li><li>• Transparency and monitoring of the complete payment life cycle</li><li>• Individual approval according to the defined signing authority</li></ul>

## SAP-Add-ons

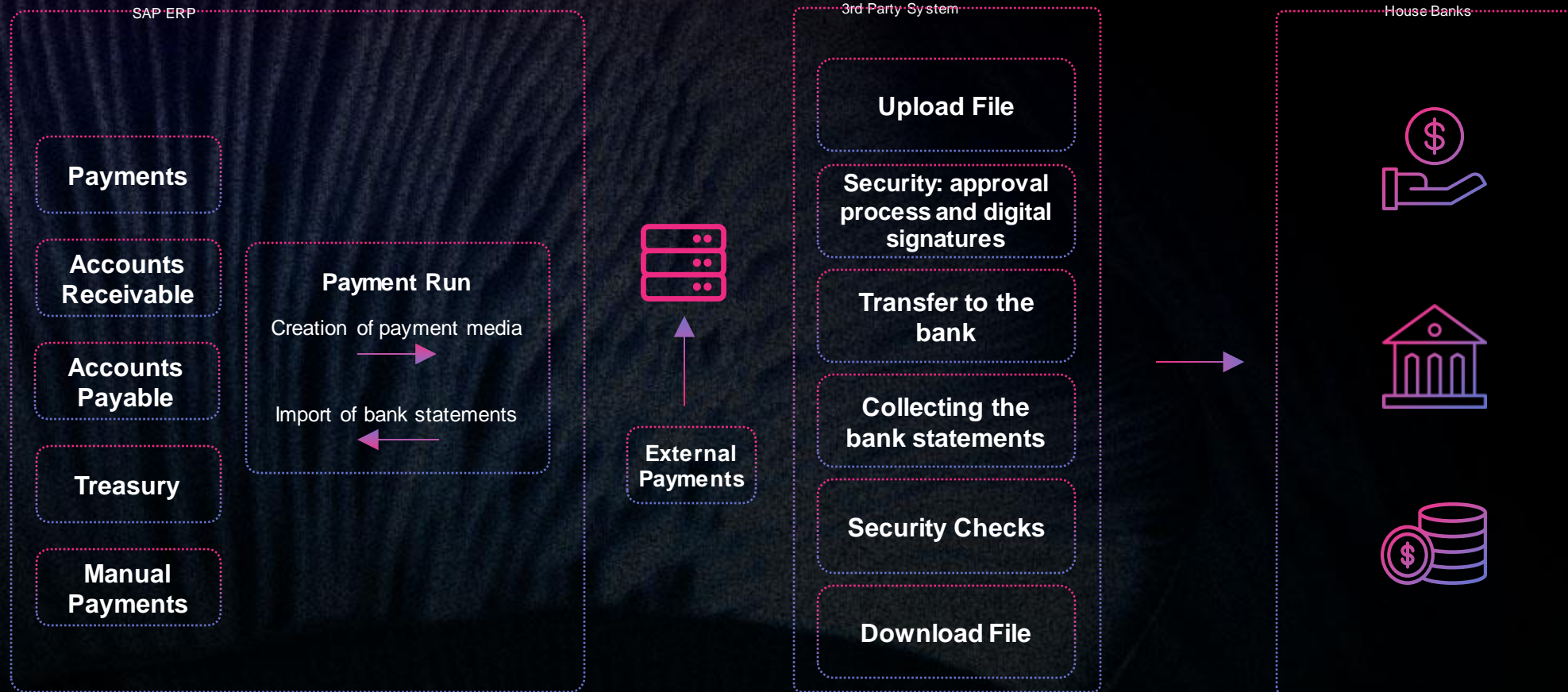
- Central platform for processing and automating payment transactions in the SAP system
- Use of established international standards for bank integration (APIs, SWIFT, SFTP, and SAP MBC)
- Transparency and monitoring of the complete payment life cycle
- Individual approval according to the defined signing authority

The logo for ELZA features the word "ELZA" in a clean, white, sans-serif font. The letter "A" is stylized with a white, feather-like graphic element extending from its top right corner.

**Transaction and  
Banking Integration**



# Status Quo



# Risk Analysis of the Challenges

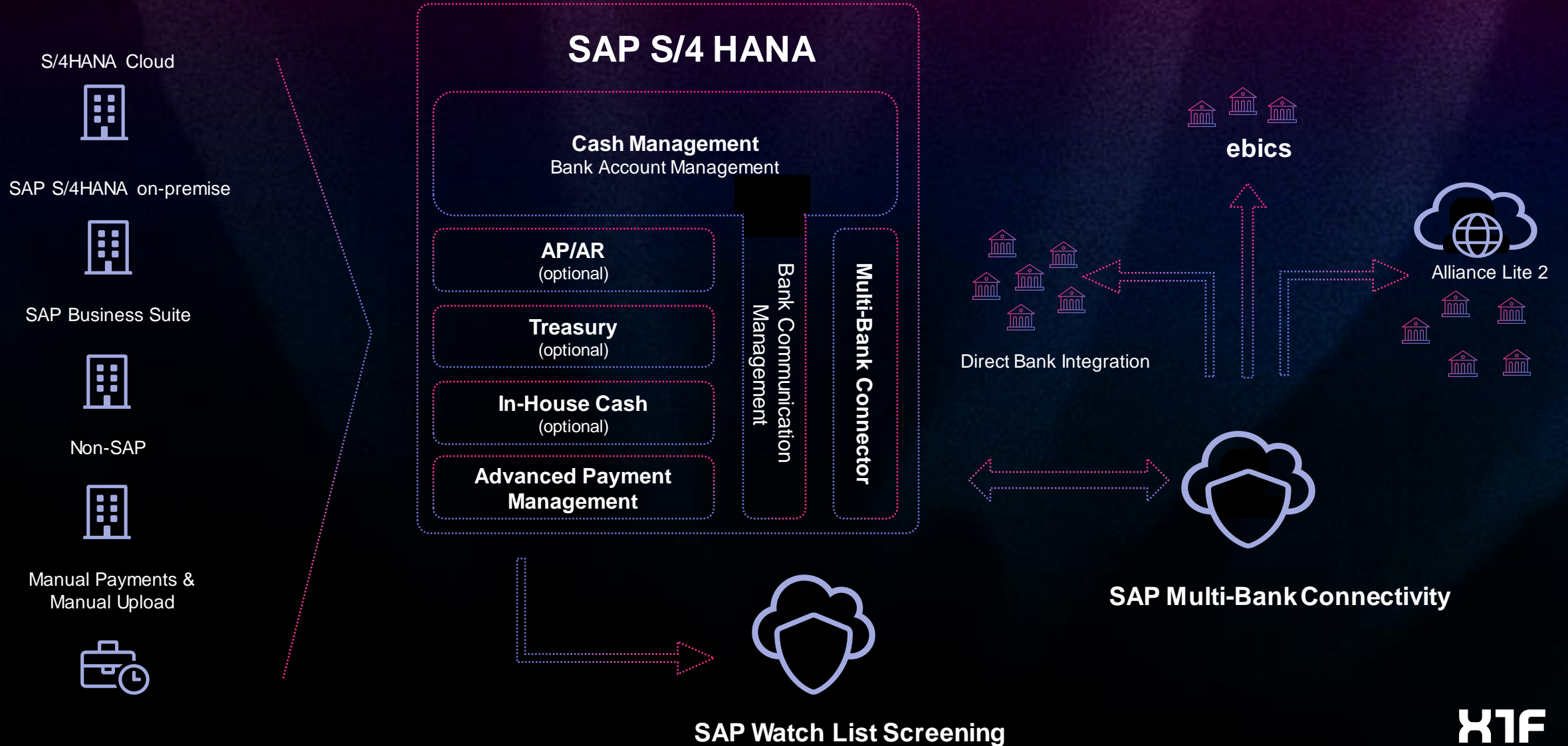




## Challenges at a Glance



# 10 | SAP's Advanced Payment Factory







## Why does ELZA exist?



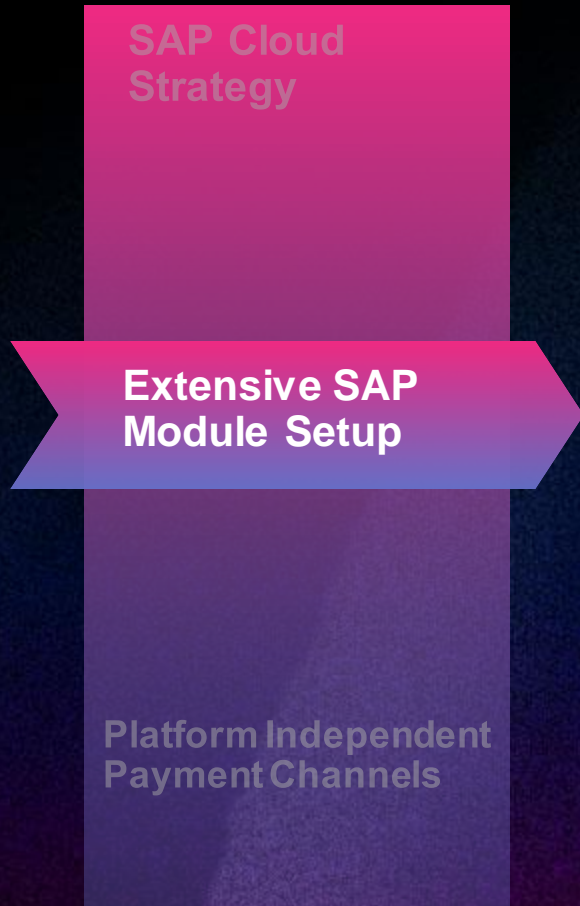
SAP Cloud  
Strategy

Extensive SAP  
Module Setup

- No more PI/PO/PX Middleware Adapter
- New features only available in the cloud
- Navigating compliance with diverse data protection standards
- Alignment with own Business Strategy
- Introducing new risks to your SAP Landscape



## Why does ELZA exist?



- Several modules are required to establish a complete SAP online solution
- Aligning business process requirements with system capabilities (entirely in ABAP)
- Customizing solutions to meet unique business needs
- Integrating non-SAP systems
- Implementing cash management functionalities



## Why does ELZA exist?

Extensive SAP  
Module Setup

Platform Independent  
Payment Channels

Total Cost of  
Ownership

- Allocating resources for skill development and training on diverse systems
- Interoperability with Multiple Systems
- Prioritizing user-friendliness and cost-efficiency in payment channel selection
- Vendor Neutrality
- Customization and Control

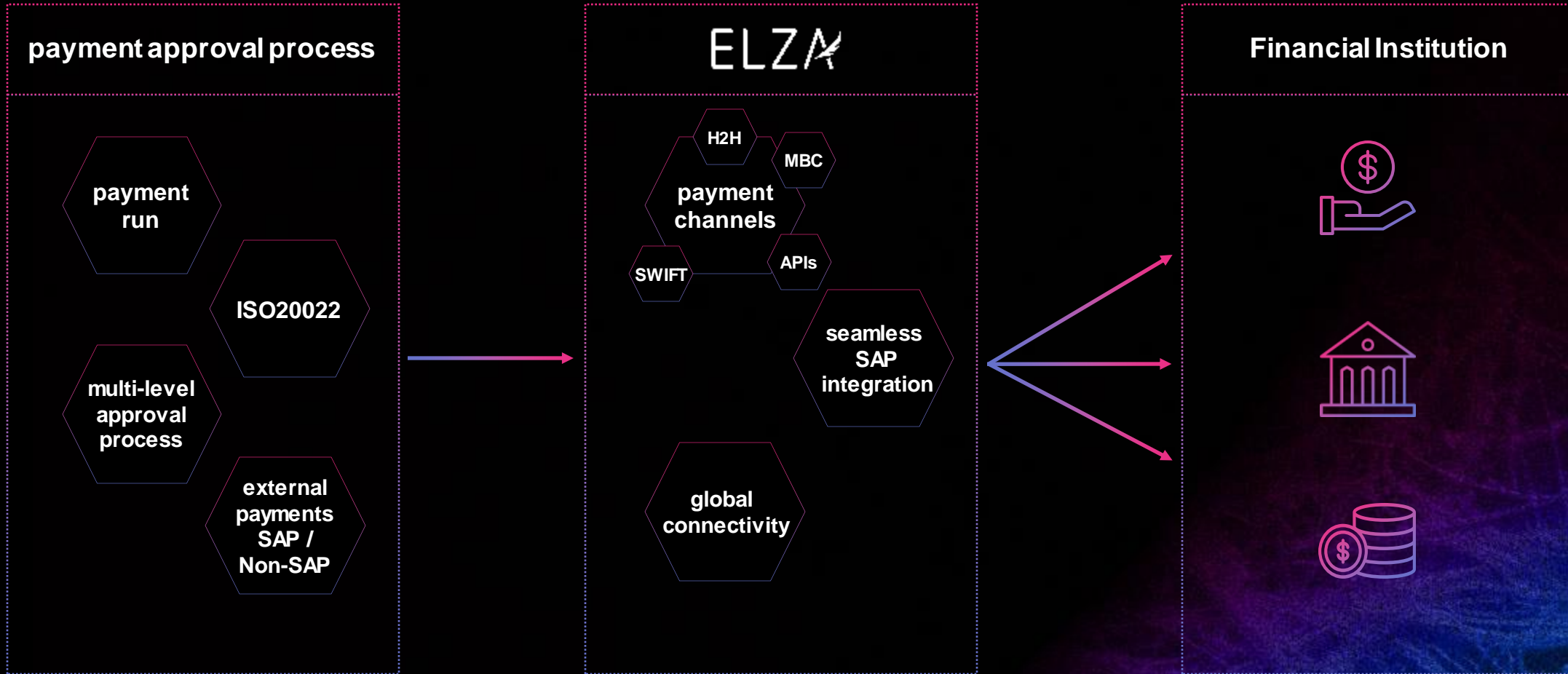


## Why does ELZA exist?



- Assessing ongoing maintenance and support costs associated with the cloud solution
- Considering indirect costs such as potential downtime during migration and implementation
- Cost of system integration with existing IT infrastructure
- Cost implications of data migration and possible data redundancy

# Outgoing payments



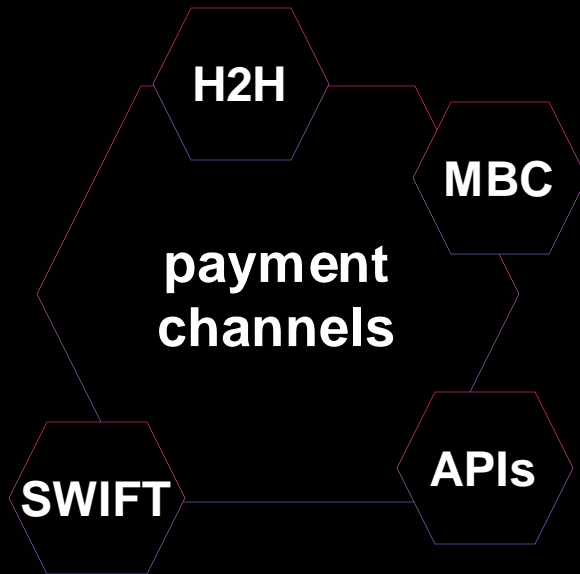


## Outgoing payments



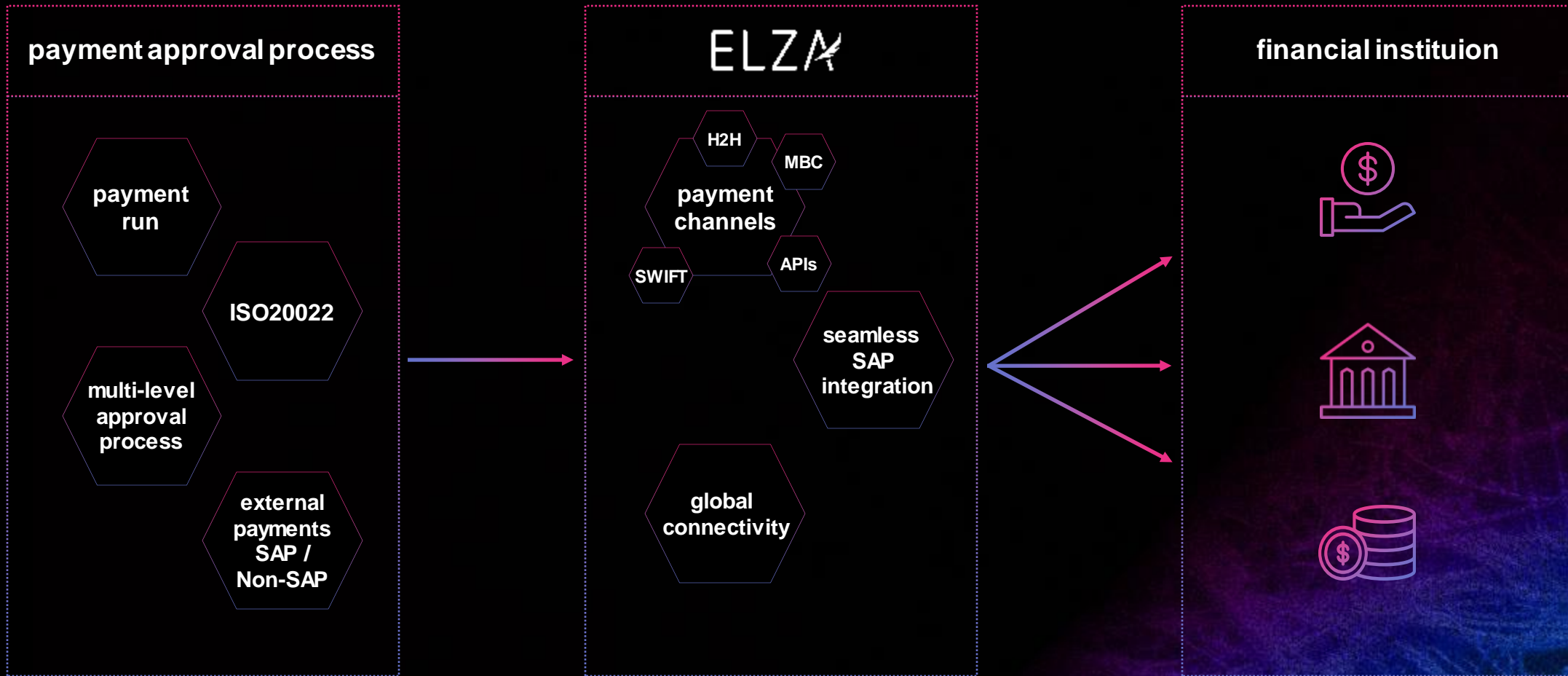


## Outgoing payments

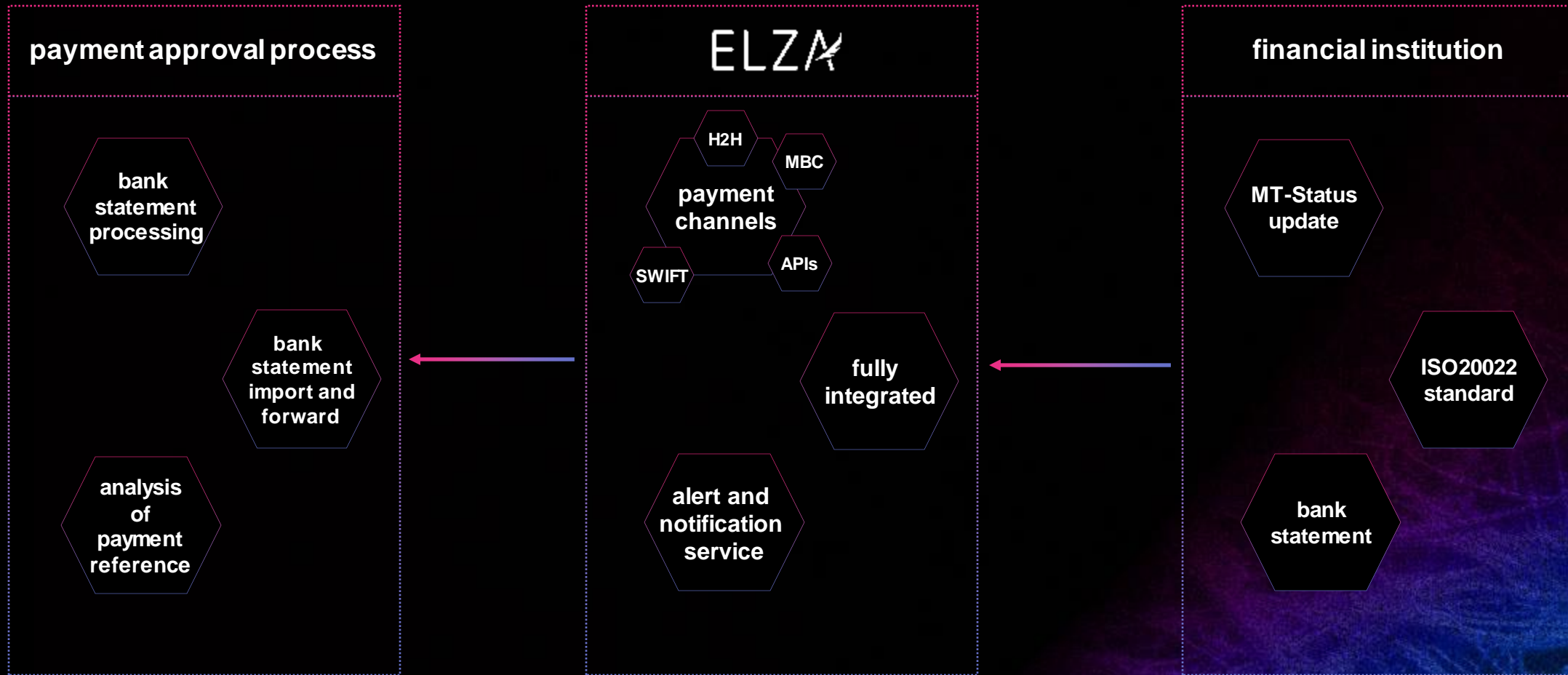


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# Outgoing payments

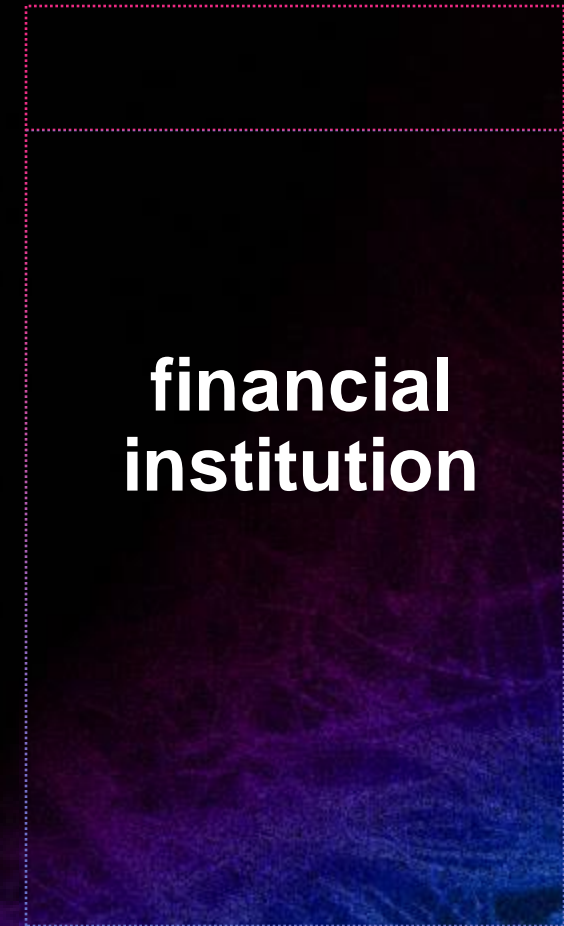


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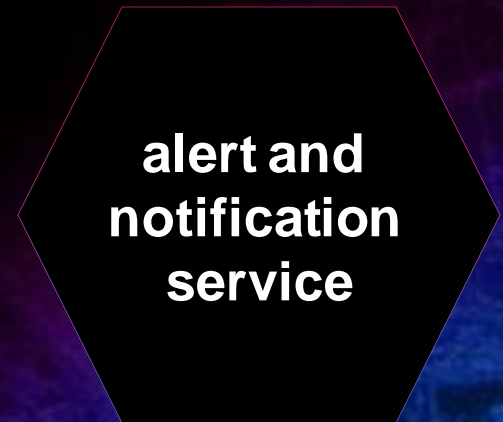
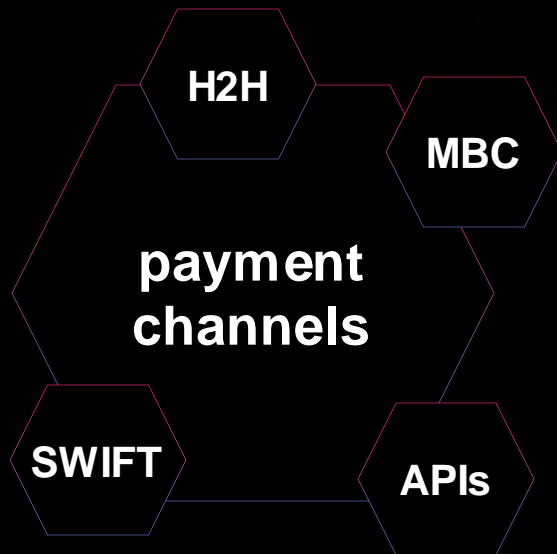




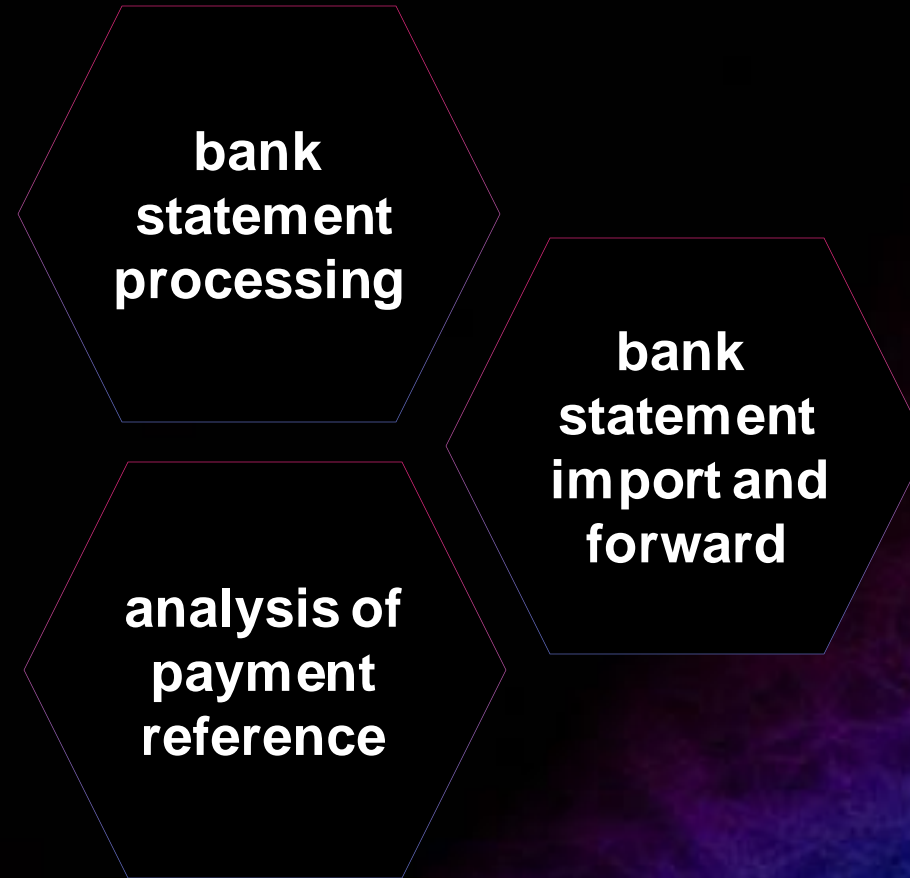
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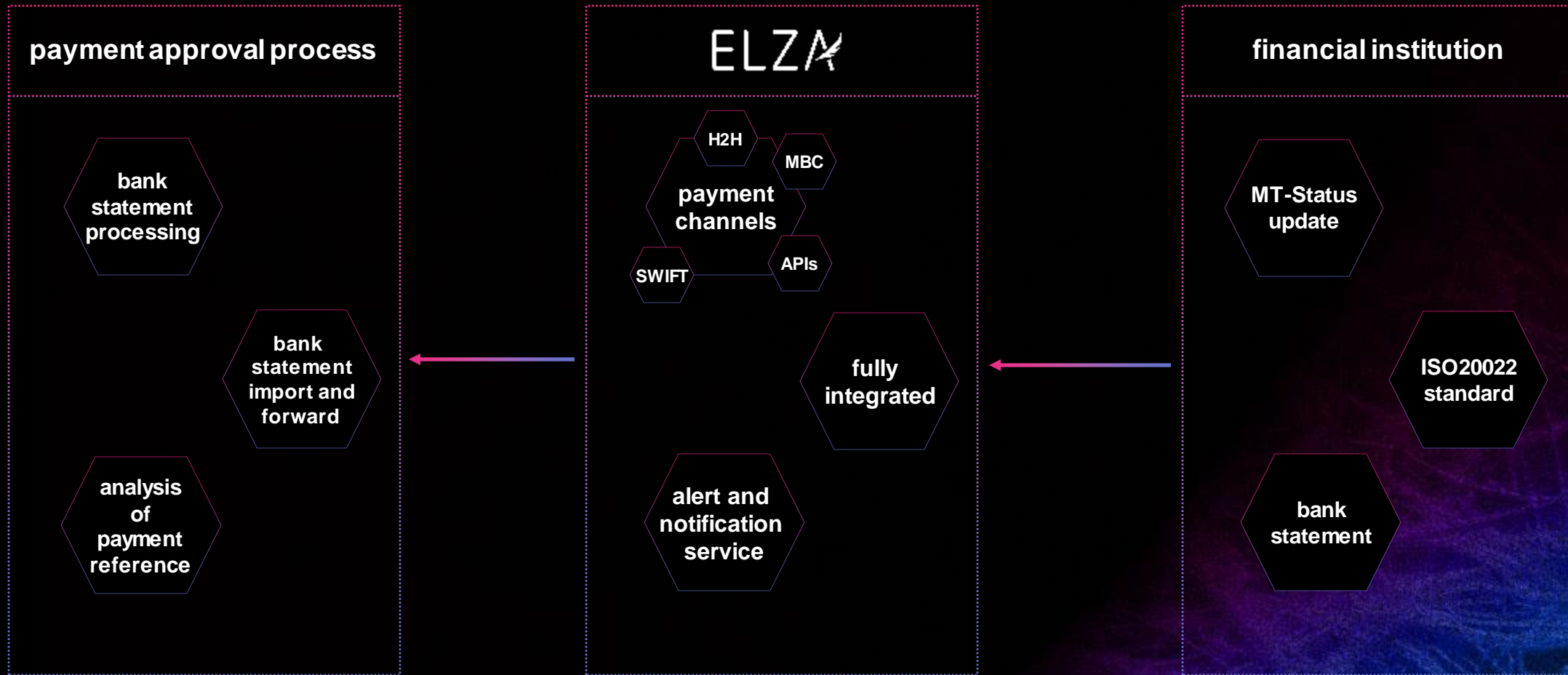


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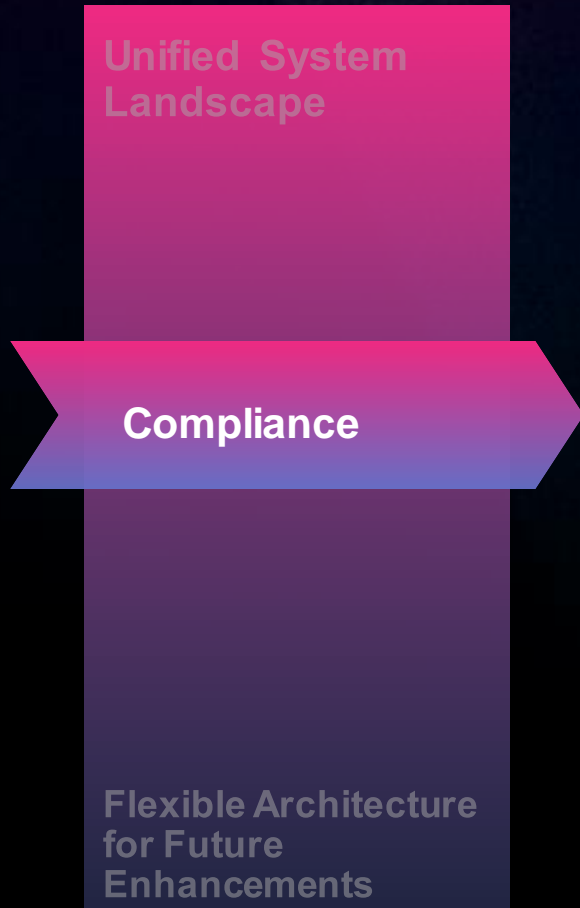


## Core Functions?



- Fully integrated within the SAP environment for a unified system landscape
- Seamless integration and automation of payment processes in SAP

## Core Functions?



- Integrates SAP BCM for compliance, with ELZA Workflow as an SAP-independent option
- Supports third-party API integration for functionalities such as fraud prevention and AML monitoring



## Core Functions?



- Supports key US channels (H2H, SWIFT) for reliable connections
- Designed to adapt and integrate new channels as they gain market prevalence, future-proofing the architecture.

## Core Functions?



- Streamlines cost management and enhances cash management transparency
- Provides centralized monitoring with a comprehensive view from transactions to account statements

## Core Functions

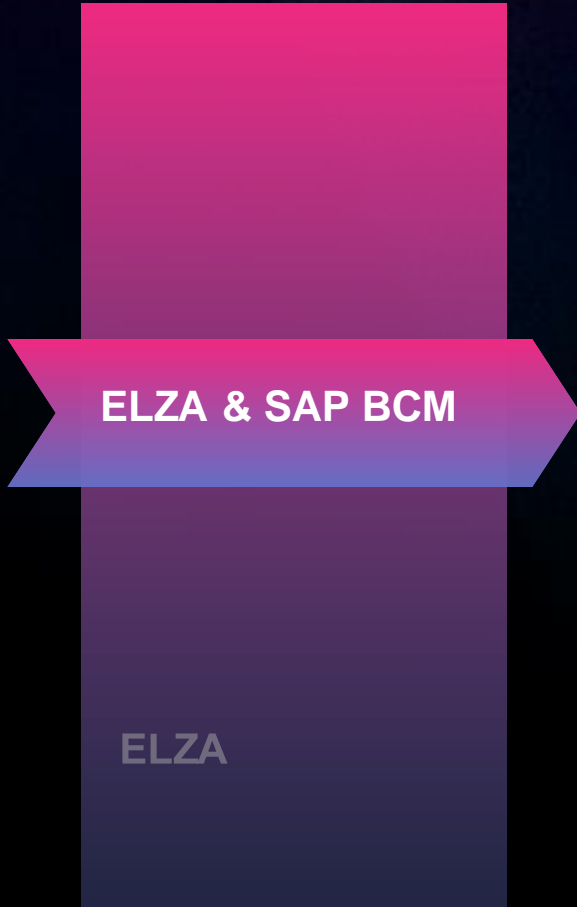




**Questions?**

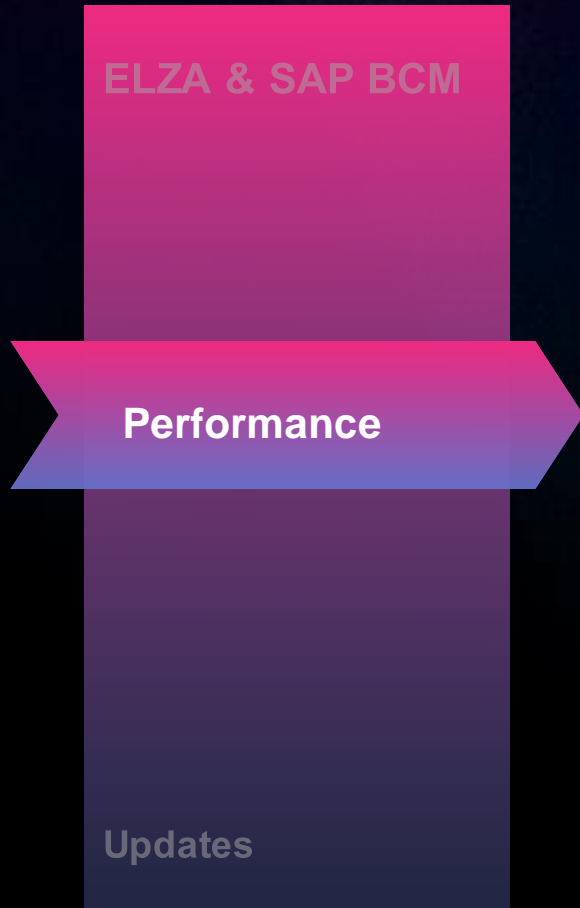


## Can ELZA be tailored to meet specific organizational needs and what's the difference to the options in SAP BCM?



- The BCM is highly adaptable. You can integrate 2-4-6-8 approval processes. Such as putting limits on payments or adapting individually, e.g. you want only three people to approve payments in the first phase. This is also possible with the ELZA workflow.
- The main difference between the ELZA workflow and the BCM is the batching, because in the BCM you can select one batch payment and then you can just select two single payments within the stack and cancel them individually. Approving single payments manually is also possible. The ELZA workflow on the other hand is a streamline workflow. Here you can only approve or deny one batch at a time. It always depends on the third-party solution whether this approval process can be optimized or changed, if we're talking about sub party solutions.

## What sets ELZA apart from other SAP integrated financial solutions in terms of performance and scalability?



- So far, we haven't run into any scalability issues, which is great! The software engineers in the shed and in this call will agree with me, you never notice any performance issues until it's too late. The scalability works just fine. The only thing we can imagine to be a problem in the future, which we didn't notice yet, would be sending large payments. But even here it should be fine if these payments are scheduled at night, when there's no or little load on the system. We're already working on possibly appearing performance issues in scalability, but so far, we haven't noticed any. In addition to that, there's also no scalability issues with SAP modules in S4.



## How does ELZA handle updates and maintenance? Does it require significant downtime or can it be seamlessly updated within the SAP environment?

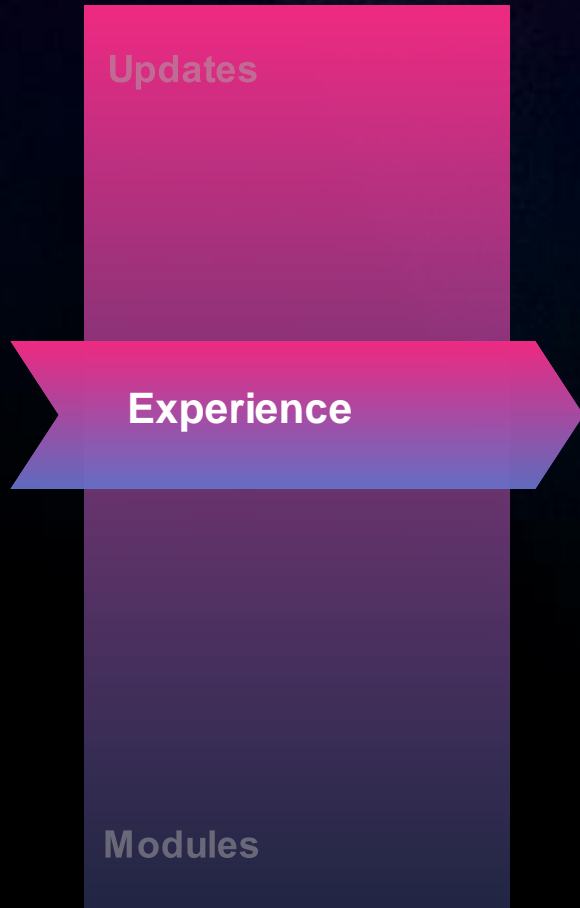
Performance

Updates

Experience

- ELZA's great advantage is that it's fully integrated in your SAP system, In case of upgrades, we'll send you the new release, so you can easily import the ABAP workbench transports into your SAP system. From there on it's all in your hands, you don't have to watch out for maintenance Cloud API schedules and so on. We'll just deliver the SAP Workbench transport, and you can incorporate it whenever you like.
- If you transport a Workbench transport to the protective system, we recommend you stop your payment process on this day or perform updates on the same day as HR payment files are running.

## Can you provide a real-world example where ELZA significantly improved a business's financial operations?



- Of course, yes. If you have a running system and you're working with payments, it's always risky to make changes in this business area. Because e.g. payments from the managing director can't be late and must be processed this day. ELZA gives you the chance now to update this crucial environment. That implies fully automation in your downloading bank statements. No more log on and downloading the bank statement. Your administrator will get a customized e-mail from ELZA, if everything is done for the day or a problem appeared.
- You'll will have more time now, cause your manual labor is now automated. Also, because ELZA is located within the SAP system, we can start any process within the SAP system. So, every process can be automated and monitored.

## What modules are required for a completely integrated payment process using the SAP standard solution?

Experience

Modules

- For complete payments in the SAP standard solution, you'll need at least the BCM and the MBC. Meaning the approval process and the communication tool, for sending or receiving files. If you need a PM as well, it depends on your system architecture. If you have no external files or no payments, you don't need a PM so with BCM and NBC, you're good.



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