

Cross-border payments,
zero complexity

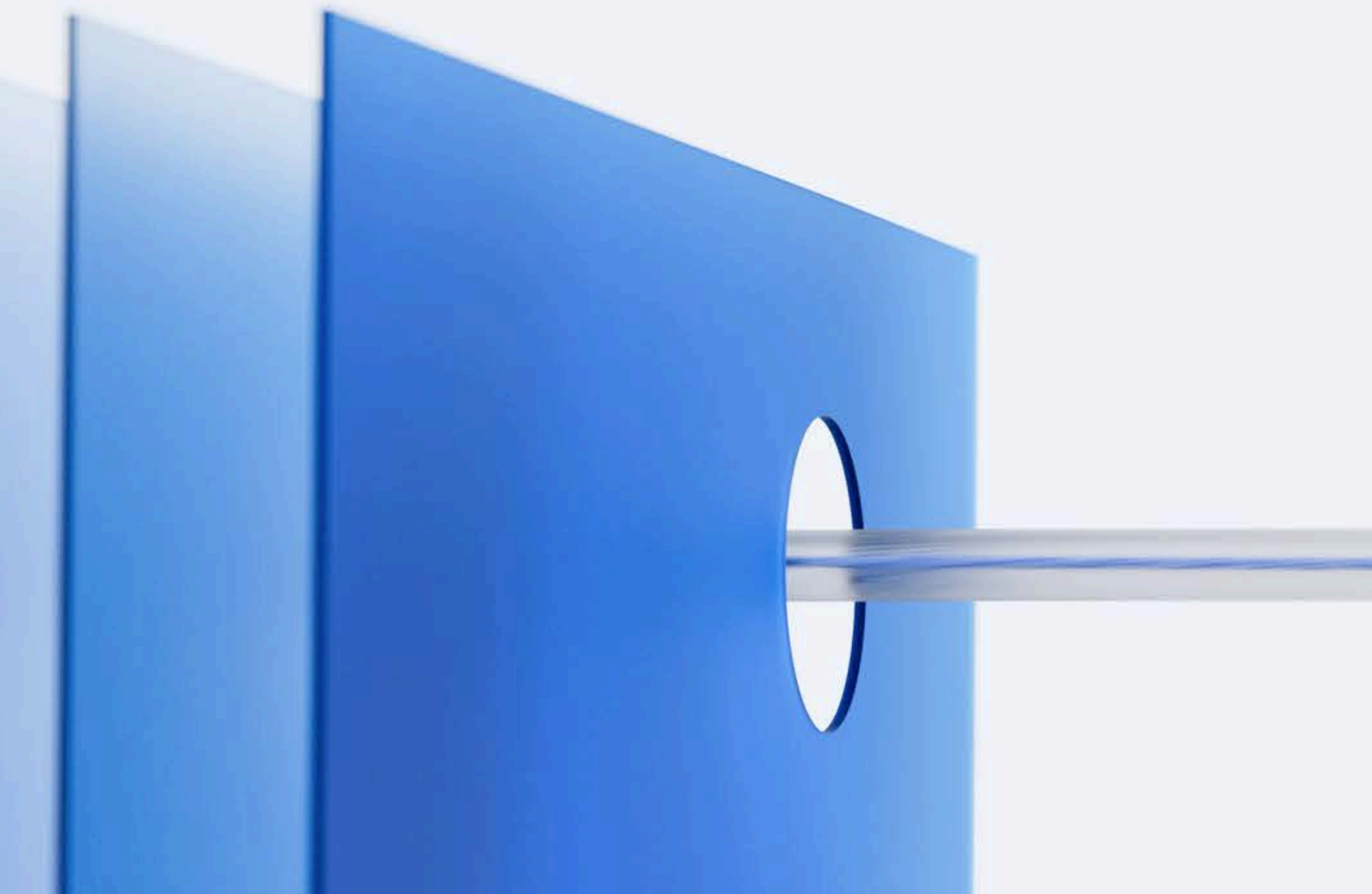
 Open Payments

For too long, companies have accepted international payments as something complex and disconnected. But that's changing. It's time for ERP platforms to make global payments as effortless as local ones.

The last few years have changed how companies expect financial tools to work. Automation, real-time data, and embedded experiences are now standard. Yet one area has long been overlooked: cross-border payments.

While consumers can send money instantly and see real-time exchange rates, businesses still rely on slow and disconnected processes. That's starting to change. Finance teams now expect their experiences to be as connected, automated, and fast – not fragmented across different systems.

ERP platforms, Enterprise Resource Planning, have become the operating system of modern business where invoices, liquidity, and payments come together. Embedding smooth, global payment capabilities directly into those systems is no longer a nice-to-have – it's a competitive advantage.



The hidden friction in cross-border payments

When a company pays an invoice abroad through its regular bank, a lot happens behind the scenes. The payment might take days to process. The exchange rate can change between the moment it's sent and the moment it arrives. Somewhere in between, the bank adds its margin.

What's left is sometimes confusion: the amount that leaves the account rarely matches what arrives. Someone needs to track the difference, record it, and reconcile it later. For small and medium-sized companies, it often means lost time, extra admin, and unnecessary cost.





How Open Payments **makes cross-border simple**

With Open Payments, every payment (no matter the market or currency) follows the same smooth, transparent flow.

In other words, ERP systems with an Open Payments integration can offer international payments that work exactly like local ones.

We connect over 180 countries and 135 currencies through one secure, embedded solution. What it means is faster movement of funds, better accuracy, and a significantly improved user experience – all within one interface.



Here's how it **works**:

1 One flow, any currency.

Whether paying a local supplier or one in Germany, the user experience is identical, fully embedded in the ERP interface.

2 Fixed exchange rates.

The rate presented at the time of signing is the rate that's executed – even if the payment goes out several days later.

3 Same-day settlement.

Payments typically arrive within hours, or by the next business morning at the latest.

4 Transparent pricing.

No hidden spreads or complex fees.

5 Simple bookkeeping.

Fixed FX rates remove the need for later adjustments or reconciliations.

All of this happens through a single, compliant API – already connected to multiple banks and currencies. No separate contracts, no complex integrations, no extra systems to maintain. It's a complete international payment flow, built into the system finance teams already trust and use every day.

More than a feature – a business opportunity

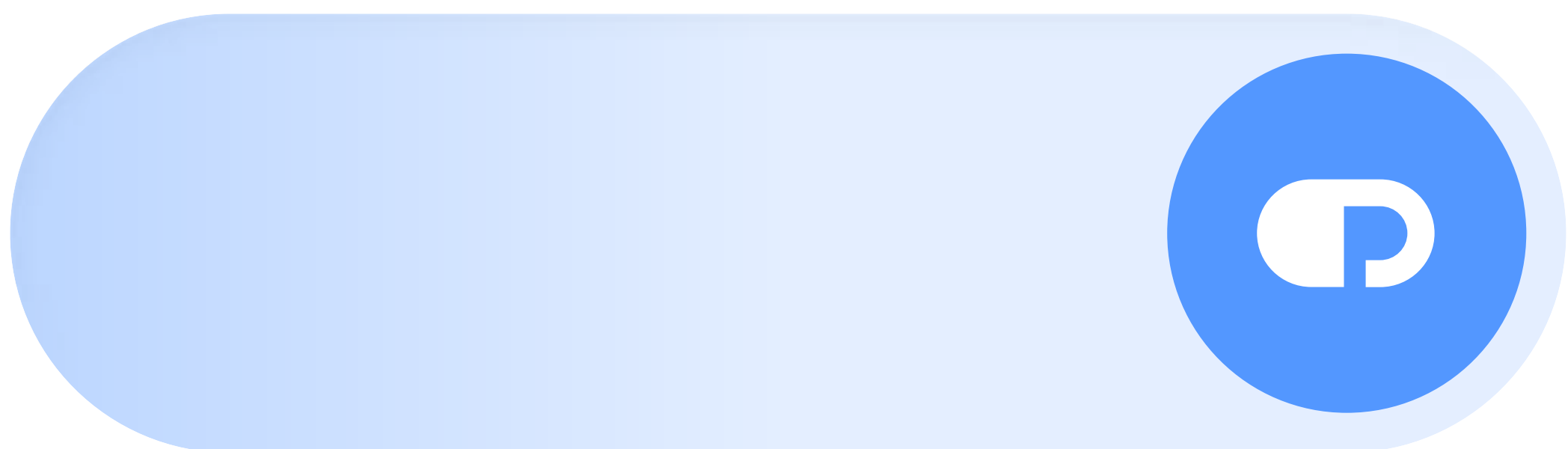
For ERP providers, embedded cross-border payments create both functional and commercial value. Users stay within the platform instead of moving between bank interfaces, while the provider opens up a new transaction-based revenue stream.

It's an opportunity to deliver a modern financial experience that strengthens customer retention and product differentiation.

By integrating Open Payments, platforms can:

- ✓ Keep users in one seamless experience.
- ✓ Generate revenue streams from every transaction.
- ✓ Strengthen their product with a feature customers use every day.

When payments stay inside the ecosystem, so do the customers.



Banking power without borders

Open Payments delivers innovative and reliable banking power, built specifically for ERP and business systems. Cross-border payments become faster, clearer, and fully embedded, turning complex infrastructure into a simple, scalable capability.

Bring global payments inside your platform and experience banking power without borders. Talk to our team at hello@openpayments.io or read more about us on www.openpayments.io

