OMNI▶PAY
Payments Platform for Dynamics 365

Crest Moves from Fragmented Payment Services to a Fully Integrated Secure Payment Ecosystem

CREST FINANCIAL

> *"This is the perfect solution for us. They provide a flexible and complete integration that consolidates all of our payment systems while giving us best-of-class security significantly reducing our PCI scope."*
>
> *- Daren Haws,*
> *VP Finance and HR*

Executive Summary

From its founding, Crest Financial experienced unprecedented rapid growth. This early growth resulted in fragmented and insufficiently secure payment systems for their operations and customers.

Challenges

Crest initially employed several vendors and third-party payment providers to offer their customers a wide range of payment options. The lack of integration and security protocols were difficult if not impossible to manage owing to rapid expansion and the number of payment entry and exit points. In addition, Crest needed to restrict card payment type for certain business lines to comply with regulatory requirements.

Consolidation

Crest to consolidate their payments ecosystem by utilizing OmniFund APIs and advanced secure integration methods. This allowed all systems to "talk" to each other and to report relevant AR/AP data to the appropriate ERP systems. All payment types were employed and the OmniFund BIN filtering tools allowed Crest to restrict card types by business line and regulatory needs.

Additionally, by employing P2P connections and tokenization, Crest achieved a near PCI "out-of-scope" status. Crest was also able to eliminate all payment gateways and increase data integrity by transitioning to OmniFund proprietary Secure Tunnel™ processing.

Savings Overview

Crest automation of AR/AP processes utilizing OmniFund services has saved Crest over 45% annually based solely on processing and security costs. The savings do not include subjective cost reductions related to fewer chargebacks and returns and lower incidents of payment fraud.

Crest is in the process of implementing additional OmniFund modules including Apple Pay, Google Pay, Secure 3D 2.0 and advanced pre-processing payment fraud controls and dashboard.

"OmniPay is proud to be such an integral value added partner in the amazing growth story of Crest Financial. An open collaboration of payment needs and security issues has led OmniFund to be prepared to meet the needs of Crest growth and security before they arise."
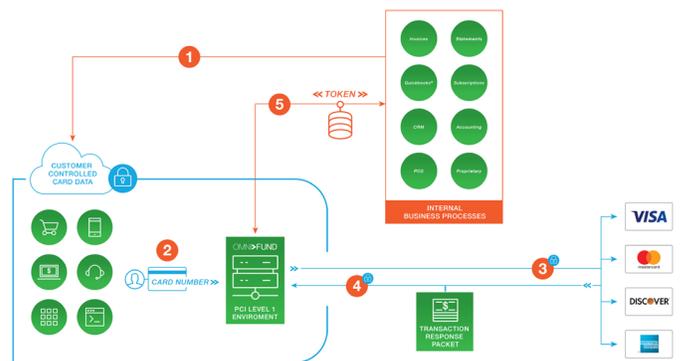
-Steve Roderick,
CEO OmniFund®

Utilizing OmniPay | Payments as a Platform® services, Crest is well positioned to sustain a growth strategy that has led to multi-year high double digit growth. Future enhancements of the OmnPay payment platform will be easy for Crest to adopt owing to the robust nature of the OmniFund APIs and development team.

OmniFund Passport

OmniPay's proprietary technology known as OmniFund® Passport™ is the final piece necessary to remove Crest completely from PCI scope. Passport™ is designed to shift the entry of card data from the support agent to the consumer thereby removing the card from transmission into the Crest system or via staff interaction with the card data.

OmniFund Passport

The OmniPay solutions for Crest were aimed at efficiency and security and getting people out of the mix. It is all about automation. Prior systems utilized manual processes to manage data whereas, OmniPay looked to automate everything from the beginning.