

# Payment Gateway

## Policy-Driven Treasury Optimization Platform



22nd Century Technologies’ Payment Gateway is a first-of-its-kind Policy-Driven Treasury Optimization Platform that transforms payments from a transactional function into a revenue-generating financial engine.

Payment Gateway is purpose-built for the scale and complexity of the most demanding commercial and public-sector treasury environments. It’s built on native Oracle technologies, extensible across ERP environments, and powered by governed multi-agentic AI and multi-model LLMs.

Centralize payment authority inside your ERP system of record, optimize liquidity across your banking relationships, and generate significant revenue you can pass on to shareholders and citizens.

### CORE CAPABILITIES



#### Turn Account Balances into a Revenue Engine

Generate measurable interest earnings and savings overnight—often in the millions annually.



#### Put Treasury in Control

Centralize treasury authority inside your ERP system of record.



#### See Every Dollar, End to End

Gain full lifecycle transparency from payment initiation to reconciliation.



#### Optimize with Multi-Agentic AI

Leverage policy-driven, explainable multi-agentic AI and multi-model LLMs.



#### Deliver Financial Impact in Weeks

Deploy in 45 days or less with minimal disruption.

## PLATFORM FEATURES



### ERP-Centric Treasury Architecture

- Built on Oracle Cloud and Oracle Integration Cloud (OIC)
- Extends Oracle Fusion ERP/HCM/3rd-party payments, and integrates across other ERP environments
- Supports payables, receivables, payroll, investment, line of credit/debt, and more



### Multi-Bank Payment Control

- Automated integrations with major banks including JPMorgan Chase, Wells Fargo, Bank of America, and others
- Multi-bank payment release and centralized payment approval workflows



### Real-Time Treasury Visibility

- Unified dashboards for payment lifecycle management
- AI-driven alerts, operational insights, and treasury recommendations
- Powered by Oracle Analytics Cloud



### AI-Driven Cash Optimization

- Agentic AI-assisted cash sweeps and transfers
- Dynamic liquidity positioning across accounts and institutions
- Daily optimization recommendations and anomaly detection



### Secure Financial Infrastructure

- PGP-encrypted file transfers to major global banks
- Built-in OFAC compliance and fraud monitoring
- Multi-entity, multi-bank support for complex treasury environments

## PURPOSE-BUILT FOR TODAY'S TREASURY

Payment Gateway is designed for the scale, complexity, and compliance requirements of today's commercial and public-sector treasury operations.

### Features include:

- Multi-entity treasury environments
- Private-sector and public-sector approval workflows
- OFAC compliance
- Integration with existing financial infrastructure
- Retrieval-Augmented Generation (RAG) for AI insights grounded in trusted enterprise data

## TRANSFORM TREASURY OPERATIONS

Payment Gateway strengthens treasury operations by optimizing payments for financial return, centralizing authority within the ERP, and delivering full transparency across the payment lifecycle. With governed AI supporting human-in-the-loop decision-making and a rapid deployment timeline, organizations can improve treasury performance and begin realizing value almost immediately.

## SPEAK WITH AN EXPERT



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