

# PayEm x Acronis Integration Technical Documentation version 1.45

## 1. Executive Summary

PayEm issues virtual and physical corporate cards with granular controls and real-time monitoring. The Acronis integration allows Managed Service Providers (MSPs) to onboard their clients to PayEm directly from within Acronis, attribute card usage for revenue sharing, and view PayEm spend risk alerts in the Acronis Protect Console. This integration enhances financial security, improves visibility, and generates new recurring revenue for MSPs with minimal setup.

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## 2. Integration Overview

### Inside Acronis (for MSPs)

- Enable the PayEm integration within the Acronis console.
- Invite existing client tenants to PayEm directly from the client list.
- Select the cashback split between the MSP and the client during invitation.
- View PayEm risk and policy alerts alongside other Acronis events for correlation and action.

### For the Client

- The client receives an email invitation to PayEm.
  - Completes KYC (Know Your Customer) verification.
  - Gains the ability to issue cards with business rule-based controls immediately.
  - All card activity is automatically attributed to the originating MSP for revenue sharing.
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## 3. Typical Use Cases and Examples

Scenario	Description
Vendor-Specific Subscriptions	Create a card limited to a specific SaaS vendor with a monthly cap. Any out-of-policy attempt is automatically blocked.

<b>Temporary Event Spend</b>	Issue a card valid for a defined time window, with daily limits and merchant category restrictions.
<b>Anomalous Usage Detection</b>	Identify and manage spend patterns that deviate from normal behavior based on policy configurations.

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## 4. Alerting Model and Technician Workflow

PayEm sends alerts into the Acronis Protect Console, enabling MSPs to correlate spend-related risks with other security signals and respond efficiently.

### Workflow Steps

1. Review PayEm spend risk alerts in the Acronis Protect Console.
  2. Correlate with other Acronis security events.
  3. Coordinate with the customer's finance contact or request owner.
  4. Lock, adjust, or terminate a card instantly as required.
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## 5. MSP Rollout Steps

1. Enable the PayEm integration within the Acronis console.
  2. Configure the admin email address for PayEm notifications.
  3. Invite clients from the Acronis client list into PayEm.
  4. Select the cashback split during each client invitation.
  5. Clients complete KYC and begin issuing cards.
  6. Monitor and respond to alerts in the Acronis Protect Console using standard MSP workflows.
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## 6. Commercial Model Overview

- **Cashback:** PayEm provides cashback on eligible transactions.
  - **MSP Revenue:** The MSP can retain a portion of cashback revenue or share it with the client. The split is defined during the client invitation process.
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## 7. Security, Compliance, and Controls

Area	Description
<b>Granular Policy Controls</b>	Per-card limits by amount, merchant, category, time window, and geography.
<b>Approvals and Audit</b>	Tracks who requested a card, who approved it, and provides a full transaction history.
<b>Real-Time Governance</b>	Allows locking, adjusting, or terminating cards instantly.

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## 8. FAQ

**Q: How hard is setup for the MSP?**

A: Minimal. Enable the integration, invite clients, and choose the cashback split. PayEm manages onboarding and KYC.

**Q: Where do alerts appear?**

A: Inside the Acronis Protect Console, so spend anomalies can be correlated with other security events.

**Q: Does the client lose financial control?**

A: No. Clients retain full control within PayEm. MSPs gain visibility through alerts and can coordinate responses.

**Q: What happens if a merchant overcharges?**

A: The transaction is blocked automatically. An alert is raised, and the MSP can coordinate with the client to lock or modify the card.