Protected By BuyerWall

BuyerWall cardholder data security technology is an intrinsic dimension of EPX's transaction processing technology – from start to finish.

BuyerWall is not a set of products, but rather a holistic approach to card data security that can only be fully implemented by a full-cycle processor – one that remains in control of the transaction data and all phases of the processing workflow.

BuyerWall protection permeates:

- **EPX WebSuite**
- **EPX Virtual Terminal**
- **EPX vPost**
- **EPX PayPage**

EPX's Mission

EPX is dedicated to providing merchants with the most secure and cost-effective payment processing services. We will continue to research, build, implement, and support industry-leading payment processing solutions that facilitate PCI compliance, protect merchants, and enhance consumer confidence.

Contact EPX

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BuyerWall™ is the first and only cardholder data protection system that allows merchants to eliminate data breach liability yet still control the customer experience. The system processes, transmits, and stores sensitive cardholder data, freeing the merchant from the associated risks. It was developed in response to the three main merchant concerns about cardholder data security: regulation, risk, and reputation.

- **Regulation** - In terms of regulatory compliance, merchants are concerned about achieving the Payment Card Industry's (PCI) Data Security Standards (DSS). It can cost a significant amount of time and money to become and stay compliant. Not becoming compliant can result in a series of fines and penalties.

- **Risk** - Risk of exposing cardholder data is also a main concern for merchants. It will always be present as long as the merchant processes, transmits or stores cardholder data. And the liability could cost merchants millions if exposed.

- **Reputation** - Seeing one's name in the headlines for a data breach is one of the worst things that can happen to a merchant. It breaks a long-standing trust with customers and drives them to competitors. Settling with those exposed can be expensive, but lost business based on mistrust can be even more expensive.

Technical Overview

BuyerWall stands between the consumer and the merchant, flowing sensitive cardholder information directly to the processor from the consumer.

The essential components of BuyerWall are a hosted virtual terminal, with both card-present and card-not-present capabilities, a hosted payment page for direct consumer ecommerce transactions, and the BuyerWall Recognized Identification Code (BRIC). The BRIC is a unique identifier that the merchant receives with each transaction response. It allows subsequent actions to be taken on an original transaction without the merchant's direct use of cardholder data.

EPX has aggregated most of the various entities, reducing the number of copies of data necessary and centralizing accountability.
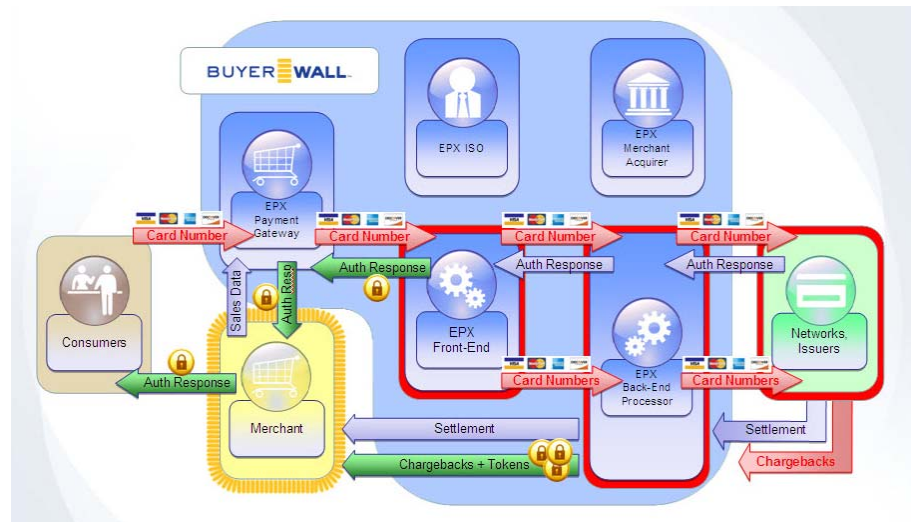
In BuyerWall's authorization process, transactions flow a little differently: the merchant initiates the transaction with sales data, which prompts the gateway to ask for the card number directly from the consumer.

During settlement, because the front end and back end are connected, chargebacks are identified with tokens. EPX ISOs and merchant acquirers use the tokens—not the card numbers—to service and manage the accounts. So even internally, there are fewer copies of the data.

Reduce Your Liability

With BuyerWall, all merchant liability associated with the risk of processing, transmitting and storing sensitive cardholder data is eliminated. The sensitive data never enters the merchant's system and is never stored by the merchant.

BuyerWall puts a wall between cardholder data and the merchant by separating the card number from the sales information and processing the transaction independently of the merchant or other vendors. EPX is able to do this because it controls both the front end and the back end of the transaction process.

Just a Pile of BRICs

For each transaction, BuyerWall issues a BRIC (BuyerWall Recognized Identification Code) to the merchant, which is meaningless to would-be thieves. The BRIC allows the merchant to maintain total control of the customer experience and realize all of the capabilities that previously required the storage of cardholder data including refunds, recurring or return transactions and historical review.

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PROTECTED BY:
BUYER WALL
NO NUMBERS. NO RISK.

EPX is a member of the Payment Card Industry Security Standards Council. EPX is PCI v1.2 compliant, VISA USA CISP compliant, and MasterCard SDP compliant.

Frequently Asked Questions About BuyerWall

Does BuyerWall Work for All Cards?

Yes...and more. BuyerWall works for every popular payment type, including VISA™, MasterCard™, American Express™, Discover™ and JCB™. Additionally, BuyerWall works for PIN and PINless debit...and even ACH transactions. BuyerWall accepts originations from all common channels: swipe, internet, mail order and telephone order.

How is Customer Service Changed?

Unlike total third party out-sourcing of payment processing to transaction "gateways," or turn-key customer service call centers, BuyerWall merchants using BRICS remain directly involved with all customer interaction. The only effect on the customer is positive - card information is more secure.

Why Isn't Encryption Enough?

Encryption and other merchant I.T. system mitigation techniques have brought cardholder data protection a long way in just a few years. EPX itself, of course, relies upon state-of-the art encryption to protect data within our own processing environment. But encryption has some acknowledged limitations as well. As has been underscored with some renowned breaches, I.T. managers can only encrypt what they know about, and sometimes there are obscure pockets of card transactions with an environment.

Secondly, sophisticated criminals have proven they can defeat some types of encryption. Also, encryption key management is a major responsibility, one not always perfectly implemented or policed. Encryption can involve considerable ongoing expense.

Having data encrypted does not does not eliminate full PCI compliance requirements and remediation costs.

What Happens to Vendors, Like Gateways?

Usually there is no need for outside services ...or, their extra costs, I.T. and admin. management, separate reports...and so forth. EPX has its own world class transaction service components all along the way. For merchants that want to keep their existing third party servicers, of course EPX can integrate and work well with them - yet the full security advantage and cost-savings of Buyer-Wall will not be realized on transactions processed outside the EPX environment.

A Valuable Trade-Off

EPX services are comparable or better quality and functionality to most other processors in the industry. Our systems are far less complicated to manage. Processing costs are the same or less than any national level processor in the industry. So, merchants will find a one-time merchant account and processing transition to EPX well worth consideration as a cost-effective trade-off. With EPX and BuyerWall, the expense of conventional encryption and other data safeguarding can be reduced by a magnitude. Merchant contingent liability for possible data compromise essentially goes disappears. The highly-skilled I.T. personnel that have been dedicated to data security compliance can be spared or redirected to more productive purposes.