The EPX BuyerWall® Advantage

Secure Credit Card Processing from EPX

Revolutionizing the Payments Industry with Secure, Cost-Effective Solutions

Realizing the increased focused on PCI-compliance, EPX is revolutionizing the payments industry through the development of fully integrated payment solutions that enable merchants to efficiently, securely, and cost-effectively process credit card, debit card, stored value, and ACH payments.

By incorporating our patent-pending EPX BuyerWall technology into our solutions, we lead the way in helping merchants achieve PCI compliance.

EPX solutions include:

- **EPX WebSuite** - Web-based reporting, data analysis, exception transactions, chargebacks
- **EPX Virtual Terminal** - Provides the basic functionality of a point -of-sale terminal and offers modes for processing point-of-sale, mail order / telephone order, and ecommerce transactions
- **EPX vPost** - A standalone product that emulates all the functionality of a high-volume point-of-sale terminal through a web browser, and is flexible enough to be used for point-of-sale swipe, PIN debit, mail order / telephone order, and ecommerce transactions
- **EPX PayPage** - Enables ecommerce merchants to outsource online payment acceptance and PCI compliance requirements by replacing their web sites' payment pages with customized pages from EPX

Real-World Benefits that Help Merchants Maximize Profits

Electronic Payment Exchange is revolutionizing the payments industry by providing fully integrated payment solutions enabling merchants to efficiently process credit card, debit card, stored value, and ACH payments on one reliable platform. Just a few of the benefits businesses recognized as a result of using EPX solutions include:

- outsourced PCI compliance
- enhanced data security
- increased processing speeds
- centralized and customized transaction reporting
- streamlined chargeback adjudication
- dedicated client services
- decreased risk exposure
- lower costs
- reduced potential points of failure

As the only payment processor with 100% in-house, end-to-end payments solutions, EPX provides you with an accountable, single point of contact for the entire life cycle of each of your transactions. Partnering with EPX not only simplifies your payment process, but also provides you with peace of mind in knowing that your transactions are secure.

Payment processing is one of the most important aspects of your company's success. Make sure it's in the hands of a responsible and dependable financial partner — Electronic Payment Exchange.

Comprehensive Support of Card Types and Payment Networks

EPX processes all major card types, including:

- **Visa**
- **MasterCard**
- **American Express**
- **Discover**
- **CB**
- **EBT**

EPX supports all major debit networks, including:

- **Accel**
- **AFFN**
- **Alaska Option**
- **ATH**
- **CU 24**
- **Interlink**
- **Jeanie**
- **Nets**
- **NYCE**
- **Pulse**
- **Shazam**
- **Star Northeast**
- **Star Southeast**
- **Star West (PIN-based debit processing)**

In the EU, in addition to the applicable brands listed above, EPX also supports:

- **Switch**
- **Solo**
- **Maestro**

EPX BuyerWall: Standing between Cardholder Information and the Merchant

EPX BuyerWall cardholder data security technology is an intrinsic dimension of EPX's straight-through processing technology.

EPX 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.

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

The essential components of EPX 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 (or token) 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 account-ability.

In EPX 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, charge-backs are identified with tokens (BRICs). 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.

The EPX BuyerWall Difference
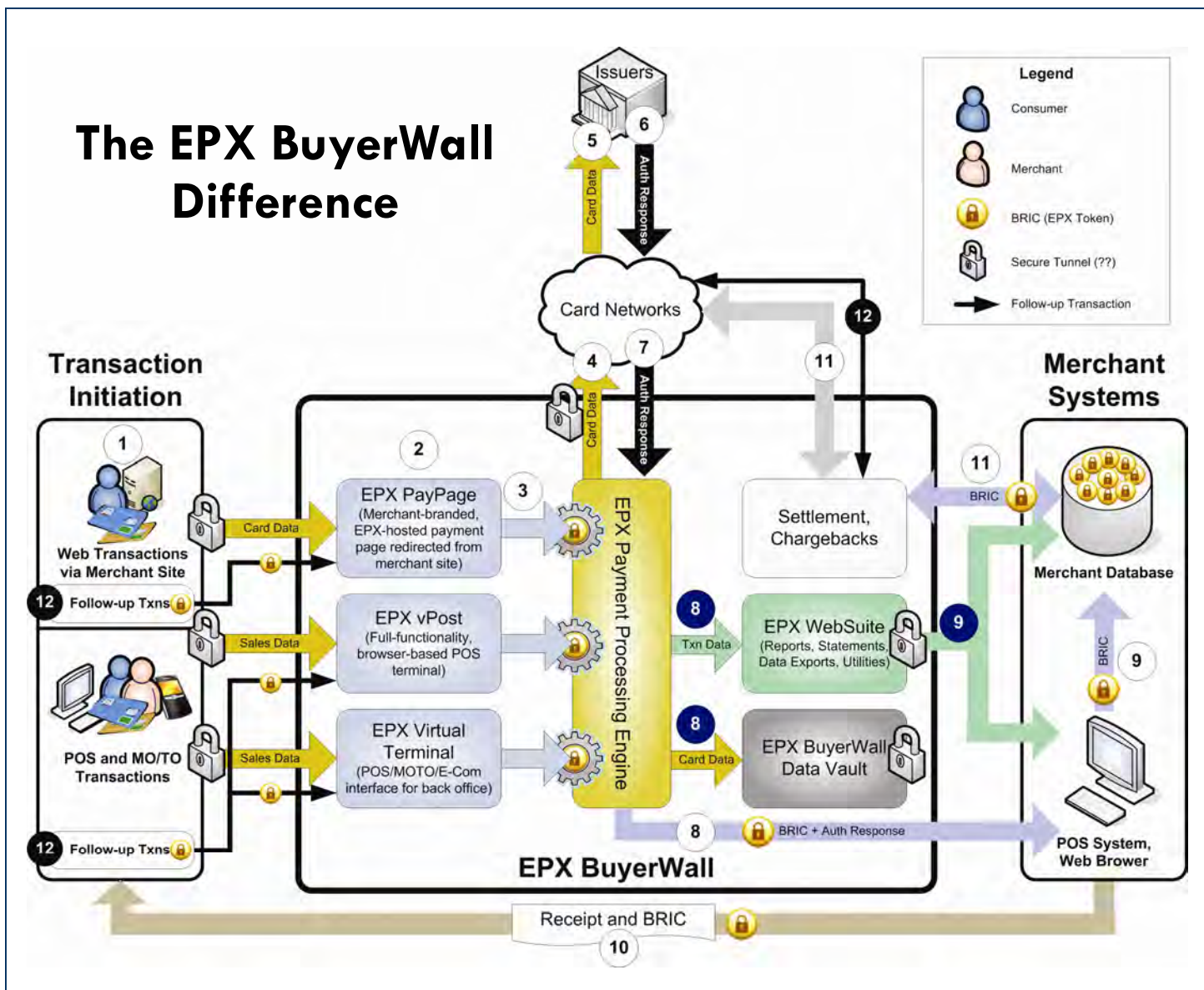
Traditional Payment Processing Exposes Merchants to Substantial Risk
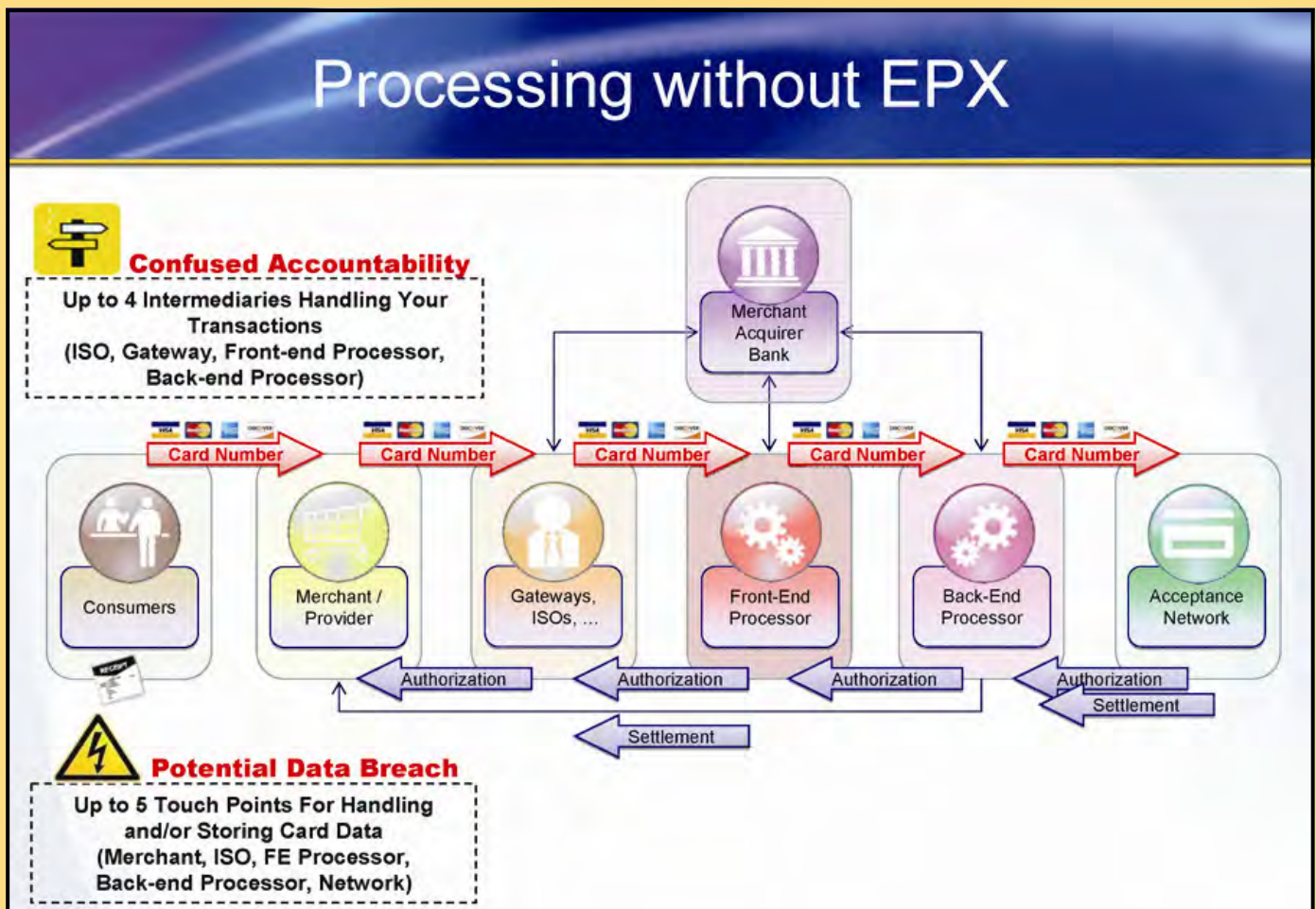
Traditional payment processing typically involves a complex arrangement of disparate third-party vendors to facilitate the payment flow. For the merchant, each vendor requires a separate relationship, contract, overhead cost, and accountability. The resultant risk from this typical setup is unfortunately quite high, as nearly all the vendors keep a copy of the consumer's payment information—or have direct access to it. The primary vendor relationships for payment processing are:

- **ISOs** are sales organizations that solicit merchants on behalf of the merchant's acquirer. They provide merchant account underwriting and customer service and act as middlemen between merchants and acquirers.
- **Merchant Acquirers** hold the processing contract with the merchant.

Typically, a bank is either all or part of this group, as they ultimately hold all the risk of the transactions as well as the responsibility for association fines.

- **Gateways** connect merchants to the entity that is the front-end connection to the networks. They are referred to as gateways because they take payment data from terminals, web sites, payment applications, etc. and distribute the data to various front-end connections.
- **Front-Ends** facilitate the authorization transactions to entities with network connectivity (such as a back-end processor), or they may have this connectivity themselves.
- **Back-Ends** take the authorization data from the front-end and settle funds through the network's interchange

system. Retrieval requests and chargebacks are handled by the back-end.
- **Networks** are the credit card brand associations that run payment networks that connect the processors with all of the issuers, as well as manage the collection and distribution of data and fees between them.
- **Issuers** are financial institutions that issue cards to consumers, manage their account balances, and distribute statements.

Additionally, a credit card transaction typically involves authorization, where an electronic request is sent through various parties to either approve or decline the transaction; and clearing and settlement, where all parties settle their accounts and get paid.

EPX Payment Processing Protects Merchants and Facilitates PCI Compliance

EPX is uniquely positioned in the payments industry to eliminate many of the unnecessary vendor relationships, contracts, expenses and risks of typical payment processing.

EPX combines the functionality of the ISO, merchant acquirer, gateway, front-end processor and back-end processor under one roof with one contract and one point of responsibility for payments. This straight-through processing approach not only eliminates the operational complexities of multiple vendors, it also reduces much of the redundant costs and unnecessary risks involved in having each transaction's sensitive information spread across four or more entities before ever reaching the card issuers.

EPX BuyerWall-based payment processing solutions enable organizations to securely outsource online payment acceptance and virtually all PCI compliance requirements.

Customers seamlessly use EPX payment solutions, which alleviate merchants' concerns associated with transmitting, processing, and storing account numbers and other sensitive cardholder data. With EPX providing the means for the sensitive cardholder data to bypass the merchants' systems and databases, the scope of PCI compliance is significantly reduced for those merchants.

> *"EPX BuyerWall-based payment processing solutions enable organizations to securely outsource online payment acceptance and virtually all PCI compliance requirements."*

EPX's Unique, End-to-End, Secure Payment Processing
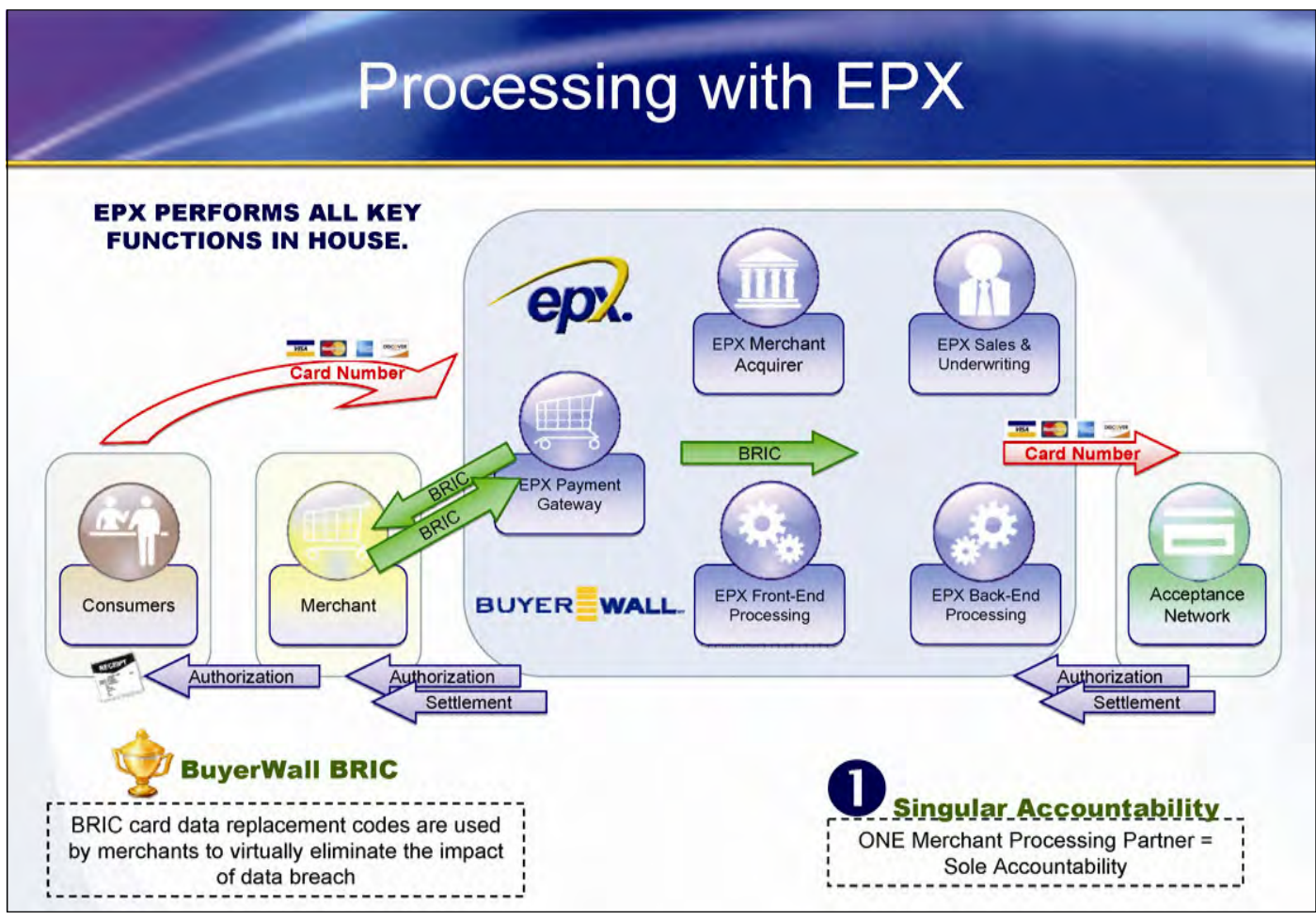
EPX webSuite Reporting Increases Operational Efficiency and Promotes Transparency

One of the key strengths and benefits of EPX BuyerWall-based payment processing is the EPX webSuite reporting tool.

EPX webSuite reporting, included at no extra cost with EPX payment processing solutions, provides summaries for your entire business in one secure location. Dynamic reporting provides focus for up to five hierarchy levels, allowing you to mimic your unique business structure and to disseminate information to just the people who need it. Chores like reconciliation are now made simple with all deposit information clearly summarized for each division, location, or product—exactly how your business needs it.

A multitude of EPX reports can be viewed and downloaded instantly from your desktop via EPX webSuite. The download capabilities are fast and flexible, offering you several formatting options, including Adobe PDF, Raw HTML, MS Excel, Rich Text, Plain Text, or TIFF Image.

We recognize the fact that each business is unique and the information that is important to one company may not be to another. While Electronic Payment Exchange offers a generous amount of standard reports surrounding customer data, we have addressed the need for individuality by providing clients with up to 10 customizable fields that can be populated with any information they deem necessary. EPX simply carries this additional information along with the transaction and stores it for future accessibility.

The EPX webSuite export tool allows you to customize your reports, and the user data fields allow you to create custom reports and queries based on that information.

EPX webSuite includes a vast library of canned system reports and provides users the ability to build custom reports and exports as needed. Reporting is available for information related to authorizations, settlement, funding, billing, chargebacks, requests for copies, and virtually any other information that is pertinent to your business.

EPX reports can be viewed and downloaded instantly from your desktop in PDF, HTML, MS Excel, Text, or TIFF formats.

Industry Leading Chargeback Adjudication with Superior Chargeback Tools from EPX

EPX webSuite enables your organization to save time and money through online chargeback adjudication.

Chargebacks are a reality for any business and are usually a paper-intensive, time-consuming part of your operation. With EPX webSuite, your organization can receive and adjudicate chargebacks online — leading to time and cost savings.

EPX webSuite online chargeback adjudication streamlines the entire chargeback process. Specific benefits include:

- Online acceptance, rebuttal, and submission of chargeback items
- Reduced adjudication timeframes
- Elimination of paper
- Single, integrated location/tool for responding to chargebacks
- Automatic matching of chargeback items to original transactions
- Email notification of chargeback and retrieval request initiations
- Ability to upload and attach notes and other supporting documentation to chargeback records

EPX webSuite maintains an up-to-date list of all chargebacks associated with a particular merchant. For each line item, users can view the current status of the chargeback, the number of days it has been open, a brief description of the chargeback reason, and the amount disputed. Clicking on a particular chargeback opens a new screen that allows users to view more detailed information, add notes or attachments, and accept or represent the chargeback.

Users also have the ability to change the status of a chargeback item and accept the chargeback. Accepting the chargeback would mean that the merchant has no documentation or information to prove that the cardholder should be responsible for the transaction, and therefore the merchant is accepting the liability for it.

Beyond offering the best chargeback adjudication tools in the industry, EPX is also your advocate throughout the entire dispute process. Our expert staff works directly with you to navigate you through the card associations' dispute processes in an effort to ensure you recoup every dollar possible within the guidelines of this process. We will work with you – or in cases that allow, work for you – to respond to and dispute chargebacks.

In the event a chargeback is initiated that is obviously out of compliance based on the chargeback rules as dictated by the card association, our staff will immediately respond to that event on your behalf and notify you via EPX webSuite for your records.

Electronic Payment Exchange
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