



About Electronic Payment Exchange

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.

A History of Innovation

EPX is the first processor to:

- Process credit card payments using the Internet
- Deliver online reporting of transactions to merchants
- Adjudicate chargebacks online
- Process e-checks
- Implement CID, the fraud prevention and detection innovation (CVV) for Discover Card
- Deploy XML-based transaction for all payment types
- Enable address verification system (AVS) for all associations
- Send a soft descriptor/unique identifier for each transaction for American Express and Discover Card

Contact EPX

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Founded in 1979, EPX is a full-service international payment processor leveraging BuyerWall™, our revolutionary cardholder data protection system, to facilitate PCI compliance, to protect merchants, and to enhance consumer confidence. EPX offers a full range of payment processing services for leading merchants, retailers, e-tailers, and banks in the United States, Canada, Europe, Latin America, and the Caribbean.

Markets Served by EPX

Because of our cost-effective, integrated front- and back-end solutions that utilize tokenization and encryption technologies, EPX is the only international payment processor that provides true end-to-end, secure, PCI-compliant payment processing.

Our processing capabilities enable us to serve all types of organizations, including:

- **Internet merchants**
- **Mail Order and Telephone Order (MO/TO) merchants**
- **Retail merchants**
- **Healthcare providers**
- **Insurance providers**
- **Banks**
- **Public Utilities**

EPX Solutions

Realizing the increased focus 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 BuyerWall technology into our solutions, we lead the way in helping merchants achieve PCI compliance.

- **EPX Secure Payment Processing** - Decreases risk exposure, enhances data security, lowers costs, provides custom reporting, strengthens process reliability, and reduces potential points of failure.
- **EPX WebSuite** - Web-based reporting, data analysis, exception transactions, chargebacks.
- **EPX Virtual Terminal** - Provides the basic functionality of a POS terminal and offers modes for processing POS, MO/TO and ecommerce transactions.
- **EPX vPost** - EPX vPost is a standalone product that emulates all the functionality of a high-volume POS terminal through a web browser, and is flexible enough to be used for POS swipe, PIN debit, MO/TO, 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.

BuyerWall™ Technology

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.

Because EPX controls both the front end and the back end of the transaction process, 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.

Available BuyerWall-based solutions incorporate both tokenization and encryption technologies for securing cardholder data from the card reader through the entire transaction lifecycle. The solutions virtually remove merchants' point-of-sale systems and card readers from the scope of PCI compliance and substantially eliminate merchant liability.

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.