



Chargeback Processing with EPX webSuite

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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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.

Industry Leading Chargeback Adjudication

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.

Superior Customer Support throughout the Chargeback Process

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 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 Association, our staff will immediately respond to that event on your behalf and notify you via EPX webSuite for your records.