



EPX Virtual Terminal

Secure, Cost-Effective Payment Processing

EPX 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 business benefits include:

- enhanced data security
- increased processing speeds
- centralized and customized transaction reporting
- dedicated client services
- decreased risk exposure
- lower costs
- strengthened process reliability
- reduced potential points of failure

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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EPX Virtual Terminal, offered through EPX WebSuite, provides the functionality of a POS terminal and offers modes for processing:

- POS swipe
- PIN debit
- MO/TO
- ecommerce transactions

Perfect for handling low-volume exception transactions or call center items, EPX Virtual Terminal provides **real-time credit card authorizations**, including **AVS** and **CVV checks**. The ability to initiate electronic check transactions is built directly into EPX Virtual Terminal, providing a single location to initiate all of payment transactions.

The screenshot shows the EPX Virtual Terminal interface. At the top, there are tabs for 'Purchase', 'Auth Only', 'Capture', 'Return', 'AVS Only', 'ACH', and 'Admin'. The currency is set to 'US Dollars (USD)'. A central area displays 'Mail/Tele Order (MOTO) Emulation' with a 'Ready...' status and a 'Receipt' button. Below this, there are radio buttons for 'Purchase with BRIC' and 'Purchase with Card'. The 'Purchase with Card' option is selected. Below the radio buttons, there are input fields for 'Card Number', 'Exp Date [MMYY]', 'Amount', 'Card Validation', 'First Name', 'Last Name', and 'Address'. A 'Swipe' button is located next to the Card Number field.

Powerful, Flexible, and Secure

EPX Virtual Terminal is perfect for initiating payments over the telephone right from a merchant's desktop. The flexibility of this remarkable product is evident in its ability to quickly adapt to the card present world, by simply adding a card reader to a computer. The cost of a card reading "wedge" is significantly less than a point-of-sale terminal, literally saving a merchant hundreds of dollars per terminal location while providing a fast, secure method of processing transactions.

Access to EPX Virtual Terminal is controlled at the user level through individual logins that the merchant administers. The capabilities of each user are controlled through their individual login, allowing administrators to establish specific roles and responsibilities for each staff member.

Technical Details

Integration

- No merchant integration required
- Time to production depends on setup, but can be as low as same day to several days
- No EPX Certification required

Flexibility

- Flexible and configurable options
- Handles all payment types and channels, virtually all transaction types
- Allows flexibility in passing additional data elements with transaction
- Data fields can use merchant-specific labels that tie into WebSuite reporting

Security

- Unique Account # / Password per user
- User will be logged out after 10 minutes of inactivity
- Merchant must be PCI compliant
- 128-Bit SSL

Technical Requirements

- Internet connection
- Card Swipe / Card Reader (optional for CP transactions)
- PIN Pad (optional for PIN Debit transactions)

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.