

Epicor Credit Card Processing

Process Credit Card Payments with Ease Using Epicor Solutions Integrated to Your ERP

Simplified Processes and More Convenience

- Comprehensive authorization, settlement, and reporting from a trusted technology provider
- No need for redundant data entry or end of-day batch reconciliation—everything happens automatically within the Epicor software

Highly Secured Data and Enhanced Compliance

- Encryption of cardholder data helps protect you and your customers
- Fully integrated technologies help provide enhanced security
- Designed to allow for ongoing compliance with card industry security requirements, including PCI DSS

Enable Your System to Leverage a Robust Payment Processing From Epicor

Epicor Credit Card Processing is an optional module for the ERP systems available by Epicor. It is a high value add-on to automate and integrate customer payments initiated by credit cards. Epicor thoroughly analyzed the payment processing market to find a solution to its customers by delivering a cost-effective, easy-to-use, safe, and robust credit card processing add-on product.

Epicor developed multiple components in the bank card payment process to lower your costs and avoid complications with integrating to third-party systems. It all makes the implementation and maintenance quick and easy. Customers with cloud deployments get the updates in an automated and scheduled manner. Whenever a new requirement arises, Epicor plans to enhance the solution to acquire the latest certifications to remain compliant with leading industry standards.

Epicor Payment Exchange

Epicor Payment Exchange is the heart of the Epicor Credit Card Processing module. It is a robust, card payment processing solution—a technology platform that coordinates with bank card networks and banks to enable merchants to process debit and credit card transactions as well as prepayments. The Epicor Payment Exchange service handles the key steps in accepting card payments—real-time authorization, settlement, and comprehensive reporting.



At a Glance

Benefits

Help simplify the entire process of accepting payment cards

Avoid the hassle of managing separate payment processing software packages

Ease compliance with PCI and other requirements using a hosted payment technology

Help keep your data and your customer's data secure

Enjoy significant, measurable savings on fees—savings that go straight to your bottom line

Compatible with multiple ERP systems from Epicor

As it is fully integrated with multiple ERP systems delivered by Epicor, nearly every step is quicker and easier, and some tedious steps—such as double entry of payment information and daily batch reconciliation—simply go away forever. There are no gateway fees when processing with Epicor Payment Exchange, and it also brings you volume discounts that many processors simply don't offer, leaving more of every sale where it should be—in your bottom line. Epicor in-house experts have the knowledge and tools to solve problems quickly should they occur.

Lower Costs and Typically Fewer Surprises

- Lower rates regardless of size, industry, or number of card-based transactions
- Straightforward, predictable pricing keeps statements and reports free of surprising new fees and surcharges
- Web access to transactions at any time to verify volumes and predict monthly charges
- No need to use third-party gateways

Comprehensive, Web-Based Reporting With Anywhere, Anytime Access

- Online access lets you view up to 13 months of daily batch details and provides the ability to drill down to transaction-level detail
- Back-office processes are smoother by reconciling transactions against daily deposits—whenever and wherever it's convenient

Payment Processing Industry Architecture

The payment processing industry is complex and features multiple actors and systems. Epicor designed and delivered several elements of the payment processing work flow.

Card Issuers

Card issuers provide credit and debit cards to customers. For instance, a bank may issue a MasterCard® credit card. These institutions also pay the merchant bank (also termed the acquiring bank) on behalf of consumers who use their card for purchases.

Card Networks

Card networks such as MasterCard, Visa®, Discover®, and American Express® facilitate transactions between the Card Issuer, Merchants, Processors, and Banks. These companies provide the electronic networks that enable all parties to process transactions and communicate with each other.

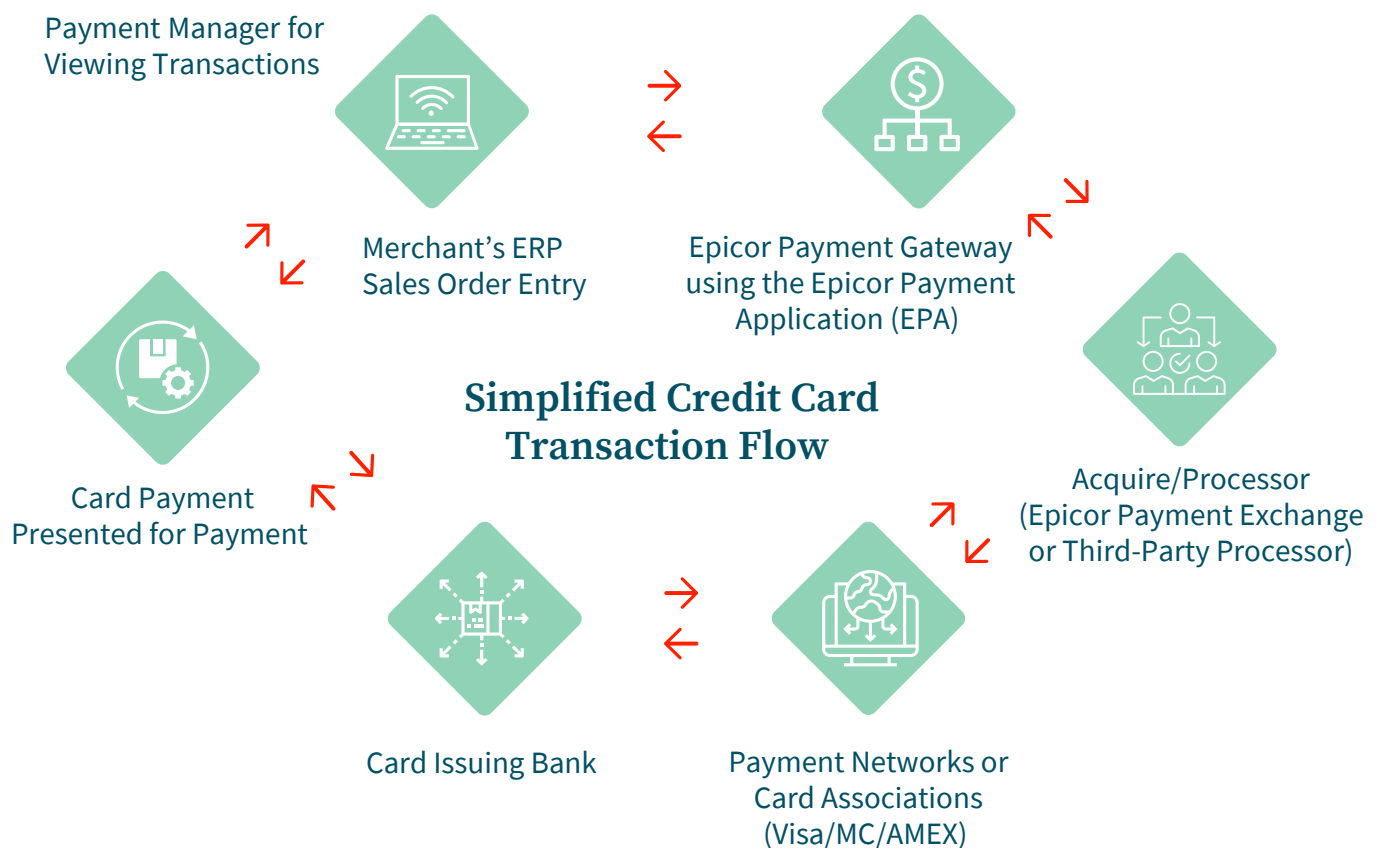
Credit Card or Payment Processor

A payment processor is a company that handles transactions so that your customers can buy your products. The payment processor checks for security measures such as verifying that the customer's card data is correct. Payment processors are technology platforms that coordinate with card networks, card issuers, and banks to enable merchants to process debit and credit card as well as prepaid payments. Epicor Payment Exchange was developed and is owned by Epicor, and is a certified payment processor.

Merchant Account

This account is used to process the credit and debit card payments taken from your customers. The daily sales transactions are deposited as a batch total at the bank account of your choice. Merchant accounts are essential to businesses, especially those that accept credit cards online. Without a merchant account, you cannot accept money from a customer's credit or debit card.





Payment Gateway

The payment gateway connects the payment processor and the merchant account to the card network companies such as Visa or American Express. In essence, it's connecting your customer's financial account to your merchant account. Without a payment gateway, you would be missing a major part of completing a financial transaction. The Epicor Payment Gateway was developed by Epicor and includes the Payment Manager, a web-based view of transactions processed. The Epicor Payment Gateway performs encryption and tokenization of cardholder data.

Payment Application

The software application that sits between the ERP system and a Payment Gateway. The Epicor Payment Application (EPA) was developed by Epicor and interacts between the on-premises or cloud deployed ERP systems of Epicor and the Payment Gateway.

Process Flow

When you submit a credit card transaction, the ERP sends the transaction information to the EPA. EPA validates the transaction and generates a token to be stored in the ERP, then it connects to the Epicor Payment Gateway.

The Epicor Payment Gateway connects to the payment processor specified, either Epicor Payment Exchange or a third-party processor. Then the processor connects to the card associations, and the card issuer authorizes the transaction and posts to the cardholder. The merchant is funded a few days later by the payment processor.

Security

Epicor is a Payment Card Industry (PCI) Compliant Service Provider (gateway, tokenization, and encryption services).

The ERP systems delivered by Epicor are not in the PCI scope and the cardholder data is never stored directly in these systems.

When the ERP user enters the credit card and the expiration date, this data is stored securely in the cloud. The ERP systems only store a token that represents the card number and type.

The Epicor Payment Gateway allows a reduced Payment Card Industry Data Security Standard (PCI DSS) scope for customers and the ERP cloud infrastructure.

Data Elements Processed

Merchants can decide how much data they provide on a specific transaction to the payment processors. Some card issuers offer reduction on the interchange fees, if more data are provided on the transaction. Examples are zip code, invoice number, tax amount or line item details.

Availability

Epicor Payment Exchange is available to customers in United States and Canada.

Supported Currencies

Epicor Payment Gateway supports:

- United States Dollar
- Canadian Dollar

Good to Know

You can combine the Epicor Credit Card Processing module with Epicor Commerce Connect (ECC)—so the payment processing can work flawlessly.

ECC is an integrated product for manufacturers and distributors and helps you build and manage custom websites for your business. The e-commerce solutions provided by ECC can both serve B2B and B2C scenarios and offer an enhanced experience to your trading partners and customers.

Easy Self-Assessment Questionnaire (SAQ)

Epicor offers an affordable solution to help you manage your annual Self-Assessment Questionnaire (SAQ) process to remain compliant with the Payment Card Industry (PCI) Data Security Standard (DSS). The Epicor Easy SAQ solution is powered by SecureTrust, and it is compatible with the Epicor Credit Card Processing solution on a number of platforms for manufacturers and distributors, as well as with any third-party credit card payment solutions.



EPICOR

We're here for the hard-working businesses that keep the world turning. They're the companies who make, deliver, and sell the things we all need. They trust Epicor to help them do business better. Their industries are our industries, and we understand them better than anyone. By working hand-in-hand with our customers, we get to know their business almost as well as they do. Our innovative solution sets are carefully curated to fit their needs, and built to respond flexibly to their fast-changing reality. We accelerate every customer's ambitions, whether to grow and transform, or simply become more productive and effective. That's what makes us the essential partners for the world's most essential businesses.

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