

# Credit Card Processing With Worldpay

## Credit Card Processing With Worldpay Integrated Payments

The Epicor integrated credit card processing solution with Worldpay® enables you to accept customer payments with credit or debit cards directly into your Epicor solution. You receive immediate authorization and can avoid the inefficiency and inaccuracy of separate terminals. With Epicor solutions, you can process orders for Visa®, MasterCard®, American Express®, and Discover®.

PCI DSS compliance is a serious matter for businesses. The risks associated with non-compliance and potential breaches are many—from fines, to legal fees, to lost customers. Perhaps the greatest risk is to your company's reputation. Once your customers' sensitive payment card data has been compromised, your ability to rebuild public perception of your company as a trustworthy business can be a difficult and costly effort.

To help protect your business and provide a more cost-effective solution for securely processing payment transactions, Epicor has partnered with Worldpay Integrated Payments—a Level 1 PCI DSS Compliant Technology Provider.

By taking advantage of Worldpay's Payment Account Secure Storage (PASS) service, the Epicor interface removes the sensitive cardholder data from the ERP application and keeps it securely stored in Worldpay's PCI data security standard (DSS) Level 1 Certified Service Provider facilities. It then leaves a token in the Epicor application along with the non-sensitive—but still helpful—pieces of information—including the last four digits of the card number, the card brand, and the expiration date. By design, your burden to comply with PCI DSS requirements is significantly reduced, as you no longer have the liability of storing sensitive card data on your servers and back-up solutions. This greatly reduces your business risk, liability, and expense.

In addition, using Worldpay for direct processing allows for convenient and secure access to web-based reporting, which provides monthly statements and 13 months of historical data for year-over-year comparison. You can also view chargeback and retrieval requests, as well as other transaction and batch history information.



Epicor® Prophet 21®  
Epicor® Eclipse™

### Benefits

Accurately and efficiently process credit and debit transactions directly through your Epicor solution

Protect your customers' sensitive credit card information from being compromised

Reduce your burden and cost to comply with PCI DSS security requirements

Support PIN-based debit cards with EMV chip-capable devices to lower exposure to fraud and decrease chargebacks

Support in-person transactions, commerce transactions, and cards stored on file



The Epicor interface with Worldpay Integrated Payments solution supports in-person transactions, commerce transactions, and cards stored on file. Additionally, you may accept PIN-based debit cards with a card swipe device at your front counter—lowering your exposure to fraud and decreasing chargebacks.

Wherever you need to accept credit cards as the form of payment, the Epicor application can process the charge immediately and accurately capture the card details for processing upon shipment. In summary, the Epicor solution for credit card processing affords all the benefits of integrated credit card processing while simultaneously lowering your costs to comply with ever-tightening security mandates.

## 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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Epicor Payment Exchange is a payment processing service, which is provided by First Data Corporation, is designed to be used in connection with a PCI DSS compliant merchant system and operating environment, and is subject to and governed by the terms and conditions of your Merchant Application, including the Terms and Conditions related thereto. Using Epicor Payment Exchange service does not guarantee that you will be PCI DSS compliant. The furnishing of any other services (such as the payment gateway) are furnished by Epicor Software Corporation and are governed by and subject to the terms of your customer agreement with Epicor. The contents of this document are for informational purposes only and are subject to change without notice. Epicor Software Corporation makes no guarantee, representations, or warranties with regard to the enclosed information and specifically disclaims, to the full extent of the law, any applicable implied warranties, such as fitness for a particular purpose, merchantability, satisfactory quality, or reasonable skill and care. This document and its contents, including the viewpoints, testimonials, dates, and functional content expressed herein are believed to be accurate as of its date of publication, November, 2021. Use of Epicor products and services are subject to a master customer or similar agreement. Usage of the solution(s) described in this document with other Epicor software or third-party products may require the purchase of licenses for such other products. Epicor, the Epicor logo, Eclipse and Prophet 21 are trademarks or registered trademarks of Epicor Software Corporation in the United States, and in certain other countries and/or the EU. All product names and brands are property of their respective owners in the United States and/or other countries. Copyright © 2021 Epicor Software Corporation. All rights reserved.