

What is Epicor Payments Transcript

How do the Epicor Payment Solutions help me?

When your customers pay you for your goods and services, chances are they will use a charge card. While credit and debit cards are easy and convenient for them, they can add another level of complexity to your business.

In this introduction, we'll explain how Epicor software helps you not only accepts charge card transactions, but also helps store those transactions securely, complete them correctly, and make them easy to reconcile.

Furthermore, if there's a dispute, we have tools to make the dispute process faster. It's all to help you focus on what's important... your business.

So, at a high level, how does this all work?

In case you didn't know, your Epicor software processes every charge card transaction with the same basic steps.

Your customer buys your product, and the cardholder payment is accepted by the Epicor software you use. This can be at a point-of-sale kiosk in your store, over the phone, or through e-commerce.

Then, behind the scenes, the Epicor Payment Application sends all these transactions securely to the payment gateway.

It's here, in the gateway, where the transaction is presented to the credit card payment processor, who handles the actual transaction with the card company.

We point out these four steps so you can understand the benefits of our system and the options you have for using it.

First, it's reliable. Since the same Epicor Payment Application and Payment Gateway is used throughout all our products, you know your transactions are processed with a best-in-breed, secure, and reliable system... regardless of how many transactions you have.

The payment gateway is based on three fully redundant data centers, geographically distributed across North America, with high-speed connections to all payment processors.

Our payment gateway processes over 1.2 million transactions every day. It's PCI Compliant to the highest level and certified annually, so you know it meets or exceeds the required banking standards.

And when it comes to the final step, the payment card processor, you also have a choice. You are free to choose from many supported payment processors, including Epicor's own payment card processor, Epicor Payment Exchange.

As a payment processor we're among the largest, and have been the fastest growing processor throughout the past decade.

Our payment card processor is in-house: there's no third party involved. So you can have one single support team of Epicor experts to solve any problems throughout this process, from customer swipe to cash in the bank. You also have access to in-house risk professionals to help you minimize your exposure to risk along the way. And since Epicor Payment Exchange cuts out the middleman, you get the full suite of services you expect, but with reduced processing fees.

Overall, this entire system helps you focus on your business. How?

You avoid redundant data entry or batch reconciliations. It all happens automatically.

You can process credit card transactions from any computer.

You can relax knowing we process your customer's card data securely, and we reduce your PCI scope. This makes credit and banking compliance easier.

And it makes financial sense. Epicor Payment Exchange offers low rates, regardless of how many transactions you have or how large they are. You have predictable pricing, no gateway fees, and many other benefits.

Your customers come to you because they trust your products. Epicor Payments helps extend that trust into fast, reliable, and accurate payments for them, and easier, more streamlined card processing for you.

Welcome to Epicor Payments!

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