



# PaymentCardXpress™

PaymentCardXpress Brief

CFXWORKS, INC

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<http://www.cfxworks.com>

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## PaymentCardXpress Brief

**PaymentCardXpress® Version 17.1... a payment solution that:**

- Supports EMV, tokenization and TLSv1.2 NOW!
- Does not capture, process, store, or transport sensitive card data. Therefore is Out-of-Scope" for PCI DSS.
- Uses, and is certified to, Global Payments' OpenEdge PA DSS certified gateway.
- Reduces merchant's PCI DSS Annual Self-Assessment Questionnaire (SAQ) responsibilities because it is Out-of-Scope" for PCI DSS.
- Stores transaction data including Global Payments generated tokens and transaction IDs in the merchant's database. The Primary Account Number (PAN) is never visible to the merchant.
- Supports Retail, eCommerce and /or the Mail Order Telephone Order (MOTO) market segments.
- Designed to scale to meet the needs of a growing business without rewrite.
- Platform and database independence. Will run on the merchant's Windows, Linux, UNIX, or IBM i platform using DB2, SQL Server, MySQL or Oracle.
- Supports many integration options including a web services interface (HTTP/HTTPS, XML and iSeries data queues).
- Is deployed to the merchants system, or to the cloud.
- Cuts out the middlemen. No 3<sup>RD</sup> party issues including those related to fees, performance and security.
- Is affordable.

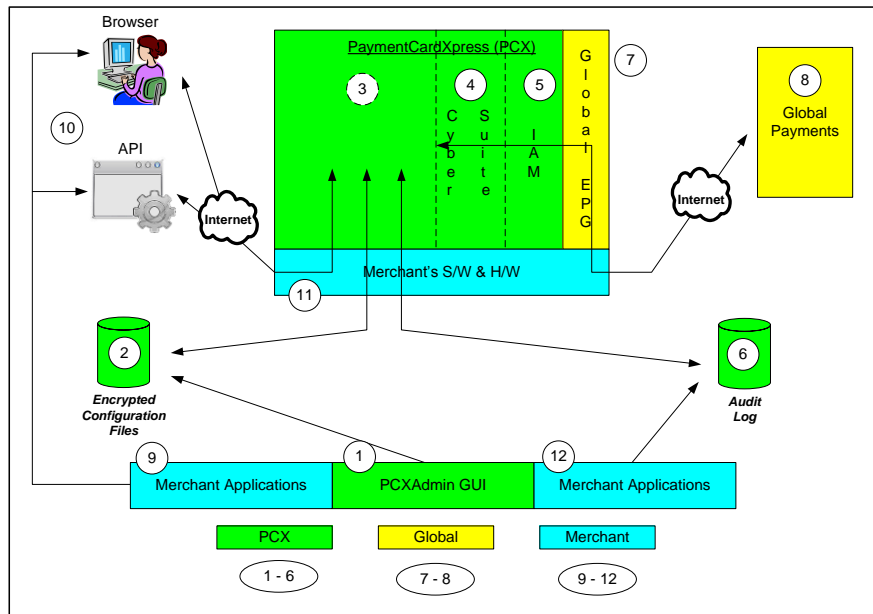
**PaymentCardXpress** is available as a no charge upgrade to licensed users of any of our prior payment card solutions.

## PaymentCardXpress Prerequisite:

**Merchant Account** – PaymentCardXpress requires a Global Payments merchant account. Please contact Nasser Bakshi to setup this account. His contact information is at the bottom of page 4.

## PaymentCardXpress Illustration:

The following figure illustrates a typical PaymentCardXpress user environment:



*Figure 1 – PaymentCardXpress User Environment*

**Shown in GREEN** (1-6) – PaymentCardXpress components:

- 1 - PCXAdmin - A browser based GUI interface used by merchant to configure PaymentCardXpress.
- 2 - Encrypted Configuration Files created by PCXAdmin.
- 3 - 5 PCX validates syntax of all request parameters, masks sensitive card data, records transaction data in audit log, formats and forwards transaction request to EPG gateway, reads response from processor, formats response, sends response.
- 6 - PCX Database - All sensitive card date masked or tokenized.

**Shown in YELLOW** (7-8) - Global Payments Direct components:

- 7 - EPG gateway forwards request to the processor and reads the response
- 8 - The processor "processes" the transaction request.

**Shown in CYAN** (9-12) – Merchant provided components:

- 9 - Merchants applications can submit transaction requests using a browser, using the PCX HTTP/HTTPS interface, or using iSeries data queues.
- 10 - PCX supports three "front-end" integration interfaces browser, API or iSeries data queues.
- 11 - All requests flow through millions of lines of merchant owned or provided code arriving finally at code PCX.
- 12 - Merchants can also directly access the audit log created by PCX. This makes it very easy for merchants to create custom reports and integrate with back office systems.

### **Paragon-CSI:**

Paragon-CSI is consulting and software development firm that is an IBM reseller and specializes in providing consulting services and products for IBM's POWER platforms. They have committed to integrating PaymentCardXpress into their product offerings.

### **PaymentCardXpress Product Availability:**

PaymentCardXpress is available NOW on a subscription basis. The subscription price includes support and upgrades. Please call CFXWorks (678-455-0952) for additional information.

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