



# PaymentCardXpress

PaymentCardXpress Brief

CFXWORKS, INC

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<http://www.cfxworks.com>

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**PaymentCardXpress Version 18.1... a credit, debit, and purchase card solution that:**

- **Gateways Supported** - Supports Elavon's Fusebox and Simplify payment gateways.
- **Technologies Supported** - Supports EMV, tokenization, and P2PE using TLSv1.2, a PCI-DSS requirement, to communicate direct to Elavon!
- **PCI-DSS** - Has been confirmed by [CoalFire](#), a PA-DSS QSA, to be Out-Of-Scope.
  - Does not capture, store, transport or process the Primary Account Number (PAN) or sensitive card data.
  - Stores transaction data, replacing the PAN in the merchant's database with the token created by Elavon.
  - Does not display the PAN.
  - Reduces the merchants' SAQ scope of responsibilities to SAQ A or SAQ-P2PE.
- **Market Segments Supported** - Elavon certified to support Retail, eCommerce and/or Mail Order Telephone Order (MOTO) market segments.
- **Merchant Accounts** - Supports multiple merchant accounts.
- **Architecture** - Deploys a multi-threaded architecture designed to scale to meet the needs of a growing business environment.
- **Platform Support** - Will run on the merchant's platform of choice (Windows, Linux, or IBM POWER (AIX, Red Hat Linux, or IBM i). PaymentCardXpress can be run on your in-house system or in a public or private cloud. PaymentCardXpress has also been verified running in cloud environments (VMWare and IBM Cloud).
- **Database Support** - Supports DB2, SQL Server, or MySQL.
- **Integration Options** - PCX Supports many integration options including the use of files, data queues, database tables, or TCP/IP sockets).
- **Transaction Syntax** - PCX supports the use of requests and responses formatted using simple XML, JSON, or name/value pairs.
- **Middlemen and 3<sup>rd</sup> Parties** - Sends transactions directly to Elavon cutting out the middlemen. If the merchant account is setup directly with Elavon, the merchant can avoid 3<sup>rd</sup> party issues including those related to their fees, performance, and security issues.
- **Processor Relationships** - Merchants using **PCX** negotiate their own payment contracts directly with Elavon.
- **New in 2019** - Our new NOCode feature reduces the time and effort required by the merchant to integrate PCX into their environment and respond to the need to make look-and-feel changes to the interface
- **New in 2019** - Our new FastPath feature is designed to assist the merchant run selected transactions without retyping card information. This saves time and eliminates the possibility of error.
- **Affordability** - \$3000 - \$9000 for one-time license fee depending on options selected. First year's support included in the license fee. Annual support optional after first year.
- **Transaction Fees** – CFXWorks charges NO PER TRANSACTION FEES, has NO VOLUME RELATED FEES, and has NO LIMIT ON TRANSACTION VOLUMES!

**PaymentCardXpress** is available as a no charge upgrade to licensed users of any prior CFXWorks payment card solution. **Discount pricing is available for non-profit organizations.**

**Merchant Account** – No merchant account is required for the merchant to install and test using Elavon’s stest server. However, to use Elavon’s production server and run live transactions, the merchant must purchase a merchant account from Elavon. Due to the increased number of mandated PCI DSS related S/W and H/W changes that need to be made to maintain compliance, the merchant account must be registered by Elavon to CFXWorks.

**IBM POWER - AIX, IBMi, & Red Hat Linux**  
**Intel/AMD – Windows (7, 10) & Red Hat Linux**

**PaymentCardXpress®**  
**An affordable IBM POWER 7&8 Verified Credit, Debit**  
**and Purchase Card Solution**

- **Elavon certified NOW!**
- **TLS V1.2 support NOW!**
- **P2PE support NOW!**
- **EMV support NOW!**
- **Tokenization support NOW!**
- **Out-Of-Scope for PCI DSS NOW!**
- **Reduce SAQ A and SAQ P2PE effort NOW!**
- **User Authorization NOW!**
- **Transaction authentication NOW!**
- **Support for multiple operating systems NOW!**
- **Support for multiple D/B servers NOW!**
- **Support for multiple platforms NOW!**
- **Support for “NoCode” features!**
- **Support for “Fastpath Analytics”!**
- **Lower cost and lower risk NOW!**

**Questions... Please call Al Nickles (678-455-0952) CFXWorks’ CEO. – inventor of several IBM products including MQSeries. Nearly five decades of experience designing and building software to run on IBM processors. He speaks Windows, Linux, UNIX and IBM i.**