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Worldwide Closed Loop Virtual Gift Card Platform

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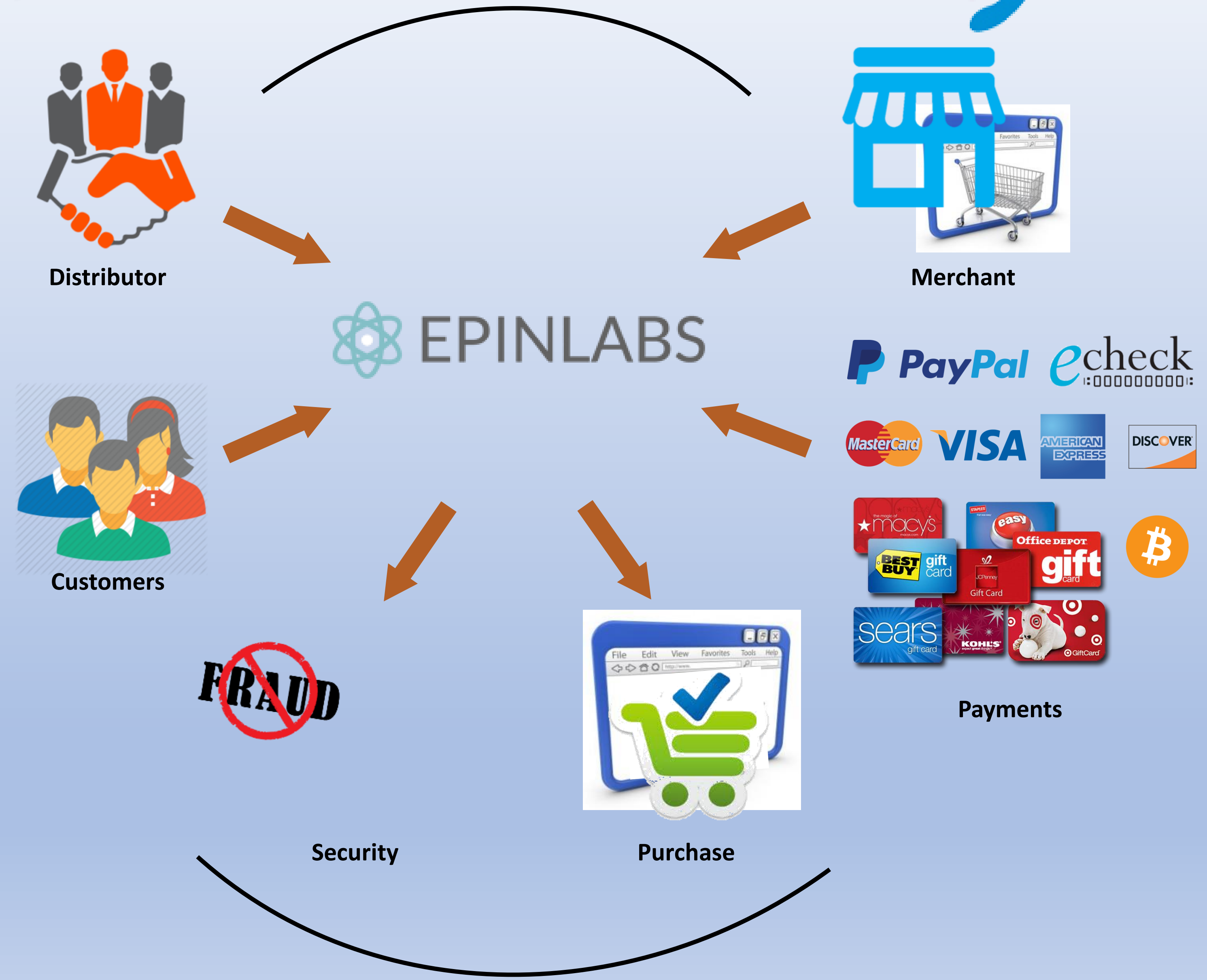
Award Winning Platform

Multiple Payment Types
Secure Platform
All transactions are classified as Gift / Rewards / Loyalty
Reduce / Eliminate Fraud & Chargebacks
Transaction Verification Service
Integrated API and Hosted Pages Available
24/7 Real Time Account Reporting

More than 250,000 merchants throughout the world accept ePins and more than 50 Million ePins have been issued

ePin Ecosystem



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Multiple Payment Types

Merchants that accept ePins as payment enable their clients to choose from many payment options. By offering so many convenient options, accepting ePins helps to eliminate customer order abandonment by providing convenient and secure payment options. Accepting ePin will increase revenue and order conversion rates. Payment methods accepted for purchasing an ePin include:

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Secure Platform

Any consumer selected stored data is safe in a PCI Compliant Vault. Consumers have the comfort of knowing that their data is secure and ready for future use.

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Business Classification

ePins are classified as Gift / Rewards / Loyalty Cards. The Business Classification is one of the reasons a transaction receives a soft decline from the issuing bank. When a consumer purchases an ePin, with their credit or debit card, the Business Classification code is accepted by all issuing banks.

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Reduce / Eliminate Fraud

Fraud is mitigated through the ePin velocity control system (eVCS). The eVCS monitors transaction frequency and identifies potential fraudulent transactions. Friendly Fraud is another common form of Fraud. This is where a customer states they did not purchase the product / service or claims it was never delivered. ePins are delivered immediately and records the IP address for delivery and redemption. This closes the transaction loop to include delivery and redemption of the purchased product or service.

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Reduce / Eliminate Chargebacks

Some of the most common causes for chargebacks are fraud and Non-delivery of the product or service purchased. ePins are delivered immediately on screen and via email. In addition, authorization with future settlement can be used enabling a transaction (which has not been settled) to be voided before a chargeback or refund is required.

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Transaction Verification

To further reduce fraudulent transactions a Transaction Verification is available utilizing call, email and text message services. Transaction Verification services are done quickly to allow for a transaction to be voided which substantially reduces refunds and chargebacks. The call verification is available utilizing live individuals or through our automated call system. The email and text message verification can be used as a standalone verification method or in conjunction with the call verification.

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Integrated API and Hosted Pages

The ePin API can be integrated into a Website, Payment Gateway, CRM, POS System, Accounting Software and more. The API enables a seamless process to integrate ePin into an existing payment process flow. The Hosted Pages provide a turn-key method for consumers to purchase an ePin.

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Access to real time reporting

ePin Merchants have 24/7/365 access to Secure Real Time Reporting. Easily reconcile transactions by downloading a Summary or Detailed Transaction Report and Settlement Reports. Customized memos for every transaction is also stored to make accounting easy for merchants of all sizes.

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Rewards / Loyalty

The ePin Platform can be used as a robust Rewards and or Loyalty platform as there are integrated API's and robust analytics.

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Join hundreds of thousands of merchants and the millions of consumers that benefit from the ePin closed loop platform.

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