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eProcessing Network Launches Level 3 – Enhanced Data Payments Allowing Merchants to Process High-Value B2B Transactions

Helping Small to Mid-Sized Merchants Streamline Processes and Significantly Reduce Processing Fees.

HOUSTON, Texas, January 17, 2012—In a continuing effort to provide superior services to the small and mid-sized businesses, eProcessing Network, LLC, (www.eProcessingNetwork.com) offers Merchant Level 3 – Enhanced Data Processing through the TSYS Acquiring Solutions Platform. As the leading independent payment gateway and software development company in the Electronic Payment Processing Industry, eProcessing Network (ePN) understands that many businesses are being presented with Corporate and Purchasing cards for payment of purchase orders and invoices, most of which can be costly to process. By using Level 3 Card Processing, businesses can accept Business-to-Business (B2B) payments and qualify for the lowest interchange rates available, which can substantially reduce their processing fees and allow them to successfully cater to the needs of corporate customers.

Typically with corporate accounts, the process of generating purchase orders, invoices, checks for payment and reconciliation can be manual and time consuming for both parties involved. Payment terms can range anywhere from 15 to 120 days; although discounts are often available when a net payment is received within 10 days. With the ePN solution, the supplier now can accept corporate or purchasing cards for payment, receive their payment faster, and provide to themselves and the buyer the line-item details needed for reconciliation.

In recent years the buyer's accounts payable (AP) departments have become advocates of purchasing cards to help streamline processes and reduce operational costs. Currently, the buyer bears the cost of the payment – for example, the costs associated with check processing within their organization. Conversely, when the supplier accepts payment via a corporate or purchasing card, they have to absorb the transaction fees associated with the payment. Up until recently, this is one reason why many suppliers resisted accepting card payment from their buyers. With credit tightening up over the past few years thereby impacting company cash flows, and with attractive Level 3 interchange rates, B2B payments are starting to accelerate as the value-proposition of purchasing cards is better understood.

"Noticeably, the B2B financial supply chain ecosystem is vast and complex; by incorporating Level 3 – Enhanced Data technology into the ePN virtual terminal, more businesses can process online B2B transactions quickly, gain better cost-efficiencies, and still use the enhanced transaction data in

conjunction with the detailed, real-time reporting tools that are a standard feature of our product." says Bruce R. Shirey, Business Development for eProcessing Network.

"eProcessing Network offers one of the most reliant and secure PCI compliant gateways in the transaction processing industry, and now with Level 3 processing, Resellers have even more opportunities to promote ePN services to their merchant base." adds Steven Sotis, President of eProcessing Network.

About eProcessing Network, LLC
eProcessing Network (ePN) is a software development company specializing in secure, real-time transaction processing services, solutions and support for all small to mid-sized merchants. The eProcessing Network Payment Gateway processes transactions using each merchant's own merchant account. Headquartered in Houston, Texas, ePN is certified to process a comprehensive suite of electronic payment transactions through all major credit card, check/ACH and gift card/loyalty processors, and sells its services and products exclusively through Resellers and ISO sales channels. eProcessing Network is a registered Visa USA® Third-Party Service Provider and is compliant with PCI and PA-DSS Data Security Standards. For more information, visit www.eProcessingNetwork.com .

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