



# **Specification Abstract**

## **Electronic Payment Server**

**March 6, 2023**

**API Version 1.0**

### **Document Summary**

This document defines the abstract for the joint Conexus and IFSF Electronic Payment Server specification.

## Revision History

Revision Date	Revision Number	Revision Editor(s)	Revision Changes
March 6, 2023	Version 1.0	Kim Seufer, Conexus	Final Release Version 1.0
October 24, 2022	Draft V1.0	Kim Seufer, Conexus	Preparation post legal
September 12, 2022	Draft 0.5	Casey Brant, Conexus	Accepted changes in preparation for second legal review
August 31, 2022	Draft 0.4	Linda Toth, Conexus	Updates after technical legal review
August 10, 2022	Draft 0.3	Casey Brant, Conexus	Accepted changes in preparation for legal review
July 12, 2022	Draft 0.2	Linda Toth, Conexus Sue Chan, W. Capra	Updates: Watermark, Copyrights, Description
January 10, 2022	Draft 0.1	Kim Seufer, Conexus	Initial Draft

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## Abstract

The Electronic Payment Server (EPS) Specification is a joint standard shared by Conexus and IFSF and supports global EPS implementations. It adds functionality necessary for the global market to manage credit, debit, fleet, and other proprietary card transaction processing from the point of sale (POS) to an EPS. The Specification supports payment inside at a POS device and payment from an outdoor payment terminal (OPT), including unattended dispensers and car washes. In the EPS environment, the PIN pad is no longer a device of the POS and the EPS can function as a standalone processor. The EPS's connection to one or more hosts or front-end processors (FEPs) segregates payment functionality within the EPS. In addition, prompts presented to the customer are the same regardless of the POS. Finally, the Specification also supports standardized messaging between a Point of Purchase (POP) terminal and the EPS.

The EPS Specification separates payment from the other components of a fuel retailing site, such as a POS system or outdoor sales processor (OSP). Separating payment functionality eliminates the burden of maintaining network-specific software on the POS, may reduce Payment Card Industry (PCI) scope by eliminating sensitive payment card data on the POS, and may improve interoperability. In addition, by using an EPS, making changes to POS software applications to add or modify features and functionality no longer require payment recertification. Software in the EPS can be updated and downloaded independently from the POS and may not require a site visit, thereby potentially reducing cost and providing greater POS independence.

The EPS stores information about each accepted card type and how to process the card (e.g., BIN range, routing, prompting) in a table that is unique to each merchant. Table driven processing provides greater flexibility and card acceptance support, as the table may be changed to add additional card support independent of changes to the EPS software itself. The card table supports known debit, credit, prepaid, and fleet card processing using multiple entry methods, including, but not limited to magnetic stripe, ICC, RFID, and keyboard entry.