Reference - BRICS

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REVISION HISTORY

Date	Version	Author(s)	Comments
5/6/16	2.0	C. Meaney	Reformatting
10/12/2021	2.1	M. Billips	Bring up to date

CONFIDENTIALITY STATEMENT

Contents

EPX BRICs

EPX BRICs are tokens that allow you to link to transactions for reporting, chargebacks, recurring sales, and even create other transactions without having the risk and expense of storing credit card, debit card, and ACH account numbers. BRICs are commonly used to act upon a previous transaction such as capturing an authorization by using the authorization BRIC in the capture request, or refunding a sale by using the sale BRIC in the refund request. BRICs can also be used to create new transactions for situations such as returning customers, recurring, card on file, and MIT payments.

Two types of BRICs exist, each with its own distinct advantages:

- Financial BRICs, received as part of every financial transaction response.

- Storage BRICs, received from special non-financial transactions to purposefully produce a BRIC in exchange for an account number.

epx
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Financial BRICs

Financial BRICs are generated for each financial transaction submitted to EPX, such as an authorization or settlement transaction, and are included as a part of the standard authorization and settlement fees that that are stated in your merchant agreement. BRICs generated this way have a default lifetime of 13 months. For Recurring and Card on File / MIT business models, EPX has introduced the COF_PERIOD API tag that will allow a maximum BRIC lifetime of 24 months. Please refer to the Card on File_Recurring_Installment transaction specs for more information.

Pros

The benefits and features of using a Financial BRIC are as follows:

- A new Financial BRIC is returned for each transaction.
- For each transaction, the cardholder's account is authorized and / or settled, depending on the transaction you send.
- AVS-only BRICs can be generated as a result of account validation requests only.
- Financial transactions initiated using a BRIC less than 13 months old will receive a new Financial BRIC, which can be used to extend the availability of a BRIC for a particular financial account for another 13 months.
- Financial BRICs do not incur the one-time BRIC-storage fee for conversion.
- Financial BRICs have a default lifetime of 13 months.
- When utilizing the COF_PERIOD API tag, the BRIC lifetime can have a maximum of up to 24 months.

Cons

Financial BRICs cannot be reused to create new recurring transactions, issue credits, and so on for transactions older than 24 months.

BRIC Storage

BRIC Storage transactions are used for converting existing credit card, debit card (for PINless debit transactions only), and ACH account numbers to BRICs to allow for long-term recurring transactions while avoiding the risk and expense of storing account numbers. Stored BRICs can be used for all subsequent transaction types and do not expire. For example, if a recurring transaction occurs once every 32 months, a Storage BRIC would be available for that recurring transaction.

The initial conversion from an account number to a stored BRIC is considered a non-financial transaction, and uses a special transaction type. Account number to BRIC conversions take place completely within the EPX system and not sent to the issuer or networks for authorization. Account holder accounts are not impacted.

In some cases there is a one-time fee due to the expense associated with converting the credit card account number to a BRIC. The business team may bill this fee 1 month in arrears.

A transaction completed using the BRIC Storage transaction type will return a new Storage BRIC. Since the lifetime of the Storage BRIC does not expire, the original storage BRIC can continue to be used for all your future transactions. Subsequent financial transactions that use the Storage BRIC are subject to the standard authorization/settle fees stated in your merchant agreement. These fees are charged per transaction and are in addition to any one- time fees charged for converting account numbers into BRICs using the BRIC Storage transaction type.

Pros

The benefits and features of using a Financial BRIC are as follows:

- There are no expiration lifetimes for Storage BRICs.
- Longer-term recurring transactions are not impacted since the Storage BRIC does not expire.
- Card numbers stored by your company can be replaced with BRICs at a minimal expense to eliminate the concerns of storing credit card data.
- At the time of the initial conversion, the Storage BRIC does not impact the cardholder's account.
- A Storage BRIC can be created from account information, a Financial BRIC, or a previous Storage BRIC.

Cons

- BRIC Storage does not retain all of the base transaction attributes that are required to support full on card on file and recurring business models since the initial BRIC storage request does not go out the Networks for authorization.

- BRIC Storage is not an available transaction type within vPost, so financial BRICs cannot be converted to Storage BRICs through this interface.

Summary

In summary, EPX BRICs can be used as a means to replace credit card, debit card (for PINless debit transactions only) and ACH account numbers with secure BRICs. These new BRICs can be stored and used for subsequent transactions. There may be fees associated with both converting the card number to a BRIC and for future transactions. The only time the fee will be charged for the Storage BRIC is for the subsequent financial transaction created based on it.