

Merchant e-Solutions Adds Online PIN Debit to e-Commerce Platform

One of the First Payment Processors to Provide Consumers with PIN Debit Option for Online Purchases

Redwood City, CA, January 19, 2010 — Merchant e-Solutions, Inc. (MeS), a global leader in payment processing services, today announced that merchants using its e-Commerce platform can now offer their customers online PIN debit as an additional payment choice.

Debit is the preferred payment method of U.S. consumers, both in terms of transaction volume and number of purchases and has remained resilient during a down economy compared to the decline in consumer usage of credit cards. With the advantages of online PIN debit, Merchant e-Solutions offers merchants the benefit of lower interchange fees, reduced fraud and fewer chargebacks, while providing their customers the convenience of paying with debit cards and using their bank issued PINs.

“As the popularity of shopping on the Internet increases and the consumer preference for debit expands, merchants are looking for solutions to leverage more cost effective e-Commerce payment alternatives,” said Sharif Bayyari, Merchant e-Solutions CEO.

MeS is utilizing Acculynk’s PaySecure® software-only service for online PIN debit transactions. PaySecure is now available through a single interface into the Merchant e-Solutions payment platform, or to any merchant as a standalone payment method.

The PaySecure service uses a graphical PIN pad for the secure entry of a consumer’s PIN and the PIN pad is presented as a payment option at the merchant checkout when the consumer uses a qualifying debit card. The PIN pad electronically scrambles information for maximum security and powerful encryption and authentication processes are administered before transmission of the PIN through the payment networks.

Merchant e-Solutions is dedicated to supporting online retailers as they compete for a portion of the now more than \$600 billion ecommerce market. Merchants using the MeS platform are able to offer Internet customers a broad range of domestic and international payment choices, including credit, online PIN debit and other alternative payments.

MeS’s Internet-based services include PCI compliant payment processing solutions tailored specifically for online merchants, including the MeS Payment Gateway and Virtual Terminal, plus an extensive web-based reporting platform that provides access to over five years of processing history.

About Merchant e-Solutions

Merchant e-Solutions, founded in 1999, provides Internet-based payment processing solutions for merchants and banks. Merchant e-Solutions currently processes more than \$14 billion dollars in payments for more than 65,000 merchants, supporting 150 global currencies and all major credit, debit and alternative payment solutions. The company specializes in services for e-commerce and card-not-present merchants and provides a comprehensive suite of payment solutions that are PCI compliant and designed to reduce merchant risk exposure. Merchant e-Solutions is headquartered in Redwood City, CA, with operations in Spokane, WA, and satellite offices in Minneapolis, MN, and Columbus, GA. For more information, go to <http://www.merchante-solutions.com>.

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