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Merchant e-Solutions Releases Comprehensive PCI-Compliant Payment Solutions for Merchants

/24-7PressRelease/ - REDWOOD CITY, CA, June 22, 2007 - Merchant e-Solutions, Inc., (MES) has released comprehensive payment solutions engineered to eliminate the need for merchants to store credit card data. Through the introduction of its PCI-compliant e-Commerce Payment Gateway and its PCI-compliant Virtual Terminal, MES provides its merchants with the ability to process payment transactions without the need to store credit card numbers on their systems.

"Handling payment transactions and cardholder information in a secure manner is extremely important and the requirements are getting more complex," says Sharif Bayyari, CEO of Merchant e-Solutions. "We want merchants to know we can ease their compliance issues by providing solutions that eliminate their need to store credit card information at their sites."

MES's e-Commerce Payment Gateway is ideally suited for businesses that require a systems-to-systems payment processing connection. The MES e-Commerce Payment Gateway: 1) Provides merchants with a streamlined Application Program Interface (API) that's easy on a merchant's IT resources and easy to integrate into existing order-entry products, shopping carts, and electronic retail systems, 2) Supports e-commerce, mail order, business-to-business, and card present payment processing needs while enabling transactions to qualify for the lowest possible card association fees, 3) Has special features, such as support for recurring and installment payments without the need to store card numbers, the use of multiple business names through a single merchant account, and the automatic reversal of unsettled transactions, 4) Provides real-time access to transaction activity through a dedicated web-interface.

MES's Virtual Terminal is designed for merchants who use PC's to process their credit card transactions. The MES Virtual Terminal: 1) Provides merchants with a browser-based payment solution—requiring only a computer, a browser, and access to the web, 2) Is maintenance free—with all changes handled centrally by Merchant e-Solutions, so merchants never have to update payment software, 3) Supports card present and not present transactions, single and batched transactions, and recurring and installment payments, and 4) Enables merchants to reduce data entry, qualify transactions for the best rates, easily create customized reports, and control transaction risks.

About Merchant e-Solutions

Merchant e-Solutions is an internet-based payments processing company that was founded in 1999 to provide better technology solutions for the card payment acquiring industry for merchants as well as banks. Merchant e-Solutions currently processes more than \$10.5 billion dollars in payments for more than 55,000 merchants. 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 www.merchante-solutions.com.