

Merchant e-Solutions Bridges the “GAP” in Global Payment Processing

Redwood Shores, CA (August 3, 2007) – Merchant e-Solutions, Inc. (MeS), a leader in payment processing services, announced today the launch of the MeS Global Acquiring Platform.

The MeS Global Acquiring Platform, or GAP, provides merchants who have international customers with the ability to accept payments in the local currency of their customers. By allowing customers to make purchases in their own currency, merchants can increase sales.

Consumers tend to make purchases more frequently when they can view prices in their native currency. When prices are only displayed in a single, unfamiliar currency, shopping cart abandonment rates can increase exponentially.

In addition to improving consumer conversion rates, the GAP program enables transactions that are authorized and settled in the consumer's currency of choice to be viewed and reconciled in the merchant's currency of choice, so the adoption of additional currencies and payment methods should not disrupt a merchant's established accounting practices.

Through the MeS Global Acquiring Platform, merchants can process transactions in Euros, Pounds, Canadian Dollars and dozens of other currencies. GAP also provides local direct debit and bank transfers in addition to Switch/Solo, Giro pay, and Maestro, increasing a merchant's reach to millions of international consumers who might otherwise shop elsewhere.

The use of GAP also results in higher transaction approval rates for merchants. With fraud on the increase around the world, European card issuers are declining purchases made through 'foreign' acquirers at a higher rate than local transactions. By using GAP, MeS merchants can take advantage of higher domestic approval rates throughout Europe.

Key benefits of the MeS Global Acquiring Platform are:

- Unified payment processing throughout Europe which provides merchants with a global reach without the expense of local operations in multiple countries
- Consolidated reporting for international and domestic transactions.
- Reduced foreign exchange risk with refunds processed in the same currency as the original purchase.

“From the beginning, our mission at Merchant e-Solutions has been clear. We introduce innovative solutions that harness the power of the Internet in ways that help merchants expand,” said Sharif Bayyari, CEO of Merchant e-Solutions. “While the Internet has provided merchants from around the world with a global business opportunity in theory, the application of many payment processing solutions has proved to be less than practical outside of the merchant's domestic market. With the GAP platform MeS is bridging the gap that once existed between what is possible and what is available in global payment processing.”

For more information on how your company can take advantage of the MeS Global Acquiring Platform, please contact Merchant e-Solutions through sales@merchante-solutions.com.

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.

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