



Powering e-Commerce Globally

MeS PAYMENT GATEWAY

Using technology and innovation to create a competitive edge.



HIGHLY AFFORDABLE API SOLUTION FOR PAYMENT PROCESSING THAT'S EASY ON YOUR IT RESOURCES

Easy and Secure

- Ideal for high volume businesses that require a direct payment processing connection
- Streamlined Application Program Interface (API) that's easy on a merchant's IT resources
- Supports e-Commerce, Mail Order, Business-to-Business, and Card Present environments
- Easy way to integrate the payment process into existing order-entry products, shopping carts, and electronic retail systems and cash registers
- Compliant with Payment Card Industry (PCI) Data Security Standards
- 128-bit SSL encryption with authentication and validation performed during each transaction
- Includes administrative and batch management tools—and a browserbased Virtual Terminal for exception processing
- Complex transmission protocols and message formats—commonly associated with other payment networks—are eliminated
- Twice a day settlement for all transactions that have been approved and marked for capture
- Quick certification process that includes best rate verification

Features	Description	Benefits
DYNAMIC BUSINESS NAMES	Supports the use of multiple business names (DBAs) through a single merchant account so customers receive accurate credit card statements	Reduces disputed transactions
CARD STORE	Merchants can process recurring or installment payments without storing cardholder information	Eases impact of PCI standards
AUTOMATED REVERSALS	Automatically reverses an authorization when merchants settle transactions for less than the amount authorized, void unsettled transactions, or process partial refunds	Maximizes a cardholder's spending limit
OPTIMAL INTERCHANGE	Qualifies transactions for the lowest possible rates	Reduces transaction costs