



Powering e-Commerce  
Globally

Acculynk



# Online PIN Debit

MERCHANTS NOW HAVE ACCESS TO CUSTOMERS THAT  
PREFER TO PAY ONLINE WITH DEBIT VS. CREDIT

Merchant e-Solutions highly advanced ecommerce platform now enables merchants to offer Online PIN Debit as an expanded payment option to their customers. In partnership with Acculynk's PaySecure®, this value added debit alternative gives merchants the benefit of lower interchange fees, reduced fraud and fewer chargeback liabilities.

Available today for online merchants as part of the Merchant e-Solutions comprehensive suite of full service processing or as a stand alone payment solution.

## Build Internet Sales by Offering the Security and Ease of PIN Debit

### How it Works:

The PaySecure service presents a graphical PIN pad for the safe entry of the consumer's PIN at checkout and the PIN pad electronically scrambles information for maximum security. Powerful encryption and authentication processes are administered before transmission of the PIN through the payment network.

With Merchant e-Solution's fully integrated payment solutions, all online PIN debit transactions will have the same easy settlement, reconciliation and real time web-based reporting as ecommerce credit transactions.

## Key Benefits and Competitive Advantages

- Lowers Interchange Costs over credit and offline debit
- Fraud and Chargeback Liabilities are substantially reduced
- Delivers High Scalability with access to the largest base of pre-enrolled consumers (300M+ debit cards in the US)
- Offers Convenient Online Transaction Type – Mimics point-of-sale PIN debit for security conscious consumers that use their PIN for purchasing

**Get Started!** Contact [ecommerce@merchante-solutions.com](mailto:ecommerce@merchante-solutions.com) today and our sales representative will contact you with the Merchant e-Solutions acceptance and implementation processes.

Sales Phone Contact: 1-888-898-7693

[www.merchante-solutions.com](http://www.merchante-solutions.com)