



## **Payzur Acculynks Debit-based P2P Solution Gains Momentum**

*Gesa Credit Union Signs on as a Pilot, and Acculynk Adds New Channel Partner, Crystal ClearPayments*

---

**Atlanta, GA, December 18, 2012** — Acculynk's Payzur, the industry's first personal commerce, or p-commerce, solution to run on the debit rails announces Gesa Credit Union will join the growing group of financial institutions piloting the Payzur P2P solution to its members. Acculynk also announced today that Austin, Texas-based Crystal Clear Payments will serve as a channel partner, extending Payzur's consumer base.

Acculynk's Payzur allows financial institution customers to send funds simply by authenticating the mobile- or web-initiated transaction with their bank issued PIN via the PaySecure patented online graphical PIN pad. Since Payzur is not ACH based, there is no enrollment or waiting period for consumers to begin using the service. Acculynk contracts with financial institutions directly and through channel partners to offer the Payzur p-commerce solution to their customers. Payzur is fully brand-able by the financial institution and Acculynk anticipates that most financial institutions will choose to private label the service.

"With Payzur P2P, banks and credit unions can offer their customers a personal commerce solution that is as simple and fast to the consumer as using PIN debit at the grocery store," said John Kerley, SVP and General Manager of Acculynk's Payzur division. "Because Payzur runs on the debit rails, recipients have access to the funds almost immediately making Payzur the most attractive personal commerce solution available. All you need is a smartphone or access to the internet plus your PIN and you can send money." John Kerley recently joined Acculynk as SVP and General Manager of Payzur, Acculynk's P2P division. Kerley has over 22 years of executive leadership in financial services and has held senior positions at Alaska USA FCU, Hawaii State FCU and Bank of Hawaii.

Gesa Credit Union, the largest financial cooperative in Southeastern Washington, with over 110,000 members, has signed on to become one of a group of initial financial institutions to pilot the Payzur product over the next few months.

"PIN debit continues to grow in popularity with our members and the Payzur debit-based solution is so simple it will be readily adopted by our members," said Jeff Gegen, Gesa Credit Union's Vice President, eServices. "More and more of our members view checks as a time consuming way to conduct their personal finances. This new electronic method will be both cost effective for the credit union, and convenient for our members."

Also joining forces with Acculynk, Crystal Clear Payments will include Acculynk's P2P solution in its robust suite of Issuer focused offerings.

"We feel our bank and credit union customers will be delighted with Acculynk's debit-based P2P solution," said Shawn Sinner, President, Crystal Clear Payments. "Banks and credit unions will find that PIN-based personal commerce payments will be very sticky for mobile banking, similar to what online bill pay has been to online banking."

Crystal Clear Payments provides innovative payment processing solutions to the financial industry including credit signature processing; debit signature processing; PIN-based processing; Intelligent ATM services; cardholder loyalty programs; fraud moxie risk management, detection, and prevention; and card manufacturing

programs. Crystal Clear Payments is a best-of-breed payment processing solution for community financial institutions that want the best of technology and service excellence. Crystal Clear Payments is a BancVue Alliance Partner.

Crystal Clear plans on offering Payzur to all of its existing clients as well as all new business. Crystal Clear currently serves hundreds of community Financial Institutions representing over five million cardholders.

#### About Gesa Credit Union

Gesa Credit Union has served Washington State's Tri-Cities community since 1953, and is one of the state's largest credit unions with \$1.2 billion in assets and 111,000 members at September 30, 2012. Gesa is a full service financial institution that offers a complete array of consumer, mortgage and business products and services. Headquartered in Richland, Washington, Gesa currently operates 10 branch offices in the Kennewick, Richland, Pasco,

Walla Walla and Wenatchee communities. Gesa also supports seven student-operated high school branches - the most in the state. Gesa's commitment to local communities includes support for Junior Achievement, Habitat for Humanity, annual youth scholarships, and free financial seminars open to members and the general public. For more information visit [www.gesa.com](http://www.gesa.com)

#### **About First Data Corp.**

First Data secures online transactions with a suite of software-only services backed by a patented authentication and encryption framework that provides greater security for issuers, EFT networks, merchants and payment processors. First Data's PaySecure® utilizes a graphical PIN-pad for the secure entry of a consumer's PIN online and is available to merchants through existing acquirer relationships, enabling speedy implementation. PaySecure is currently enabled on over 6,000 merchant websites. First Data has partnerships with 11 EFT networks to process PaySecure transactions and with six leading payment processors, and is certified with PULSE and Master Card, among other key industry leaders. Additionally, First Data solutions include PayLeap, a gateway and acquiring and card processing services, and Payzur, the only debit-based real time and 100% white labeled P2P solution. Visit [www.acculynk.com](http://www.acculynk.com).