



## **PaySecure Pilot Shows Consumer Willingness to Use PIN Debit Online**

*1 out of every 2 consumers that are presented the PaySecure PIN-pad are choosing to pay with PIN debit instead of credit*

**Atlanta, GA, September 2, 2009** – Acculynk announced today that it has released a new white paper that details preliminary pilot results of its Internet PIN debit payment method, PaySecure. The paper, entitled “PaySecure: Tracking to Become a Leading Online Payment Method” discusses consumer usage of the product to date, including the fact that 56-60% of consumers that are presented the PaySecure PIN-pad proceed with PIN entry and successfully submit their PIN.

“Because PaySecure is a brand-new payment method, most online shoppers are encountering the product for the first time at their merchant’s checkout,” said Ashish Bahl, CEO of Acculynk. “The fact we are seeing such a high rate of usage right out of the gate, with minimal education and marketing, demonstrates that PaySecure is an intuitive payment method that consumers will adopt.”

PaySecure is presented as a payment option at the merchant checkout when a consumer’s debit card can be used with a PIN and the card is in Acculynk’s network of participating issuers. The consumer can choose to enter their PIN on the PaySecure PIN-pad or press Cancel to process their transaction as credit.

“PaySecure is a secure, convenient payment method that gives consumers another choice of how they use their debit card online, just like the choice they get at the retail point of sale,” said Bahl. “Merchants and issuers can keep their customers satisfied and increase loyalty by offering PaySecure, while also benefitting from immediate consumer adoption, quick implementation and lower costs and fraud.”

PaySecure was commercially introduced in March 2009 in a pilot program that includes several online merchants, issuers and EFT networks. Acculynk has steadily added new partnerships over the past two months, announcing the addition of AirTran and Ace Hardware Outlet to its merchant roster, and Credit Union 24 and SHAZAM to its list of participating EFT networks. The company will announce another merchant in the next 7 days, and two more EFT networks in the next 30-90 days.

### **About Acculynk**

Acculynk secures online transactions with a suite of software-only services that are backed by a powerful encryption and authentication framework protected by a family of issued and pending patents. Acculynk’s services provide greater security, reliability, convenience and return on investment for consumers, merchants, networks, issuers and acquirers. For more information or to download a copy of Acculynk’s new white paper, “PaySecure: Tracking to Become a Leading Online Payment Method”, visit <http://www.acculynk.com>.

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