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Groundbreaking Merchant Survey Reveals Dramatic Savings Using Integrated Payment Processing

Benefits derived from integrated payment processing quantified in landmark survey from Payment Processing, Inc.

Newark, CA, May 22, 2008 - Payment Processing, Incorporated (PPI), the industry leader for integrated payment solutions, today announced the release of survey results that document the most important benefits of an integrated payment solution as ranked by merchants. Conducted in late 2007, the survey polled over 250 merchants from a broad range of industries. The survey provides software developers empirical data to both justify integrating electronic payment processing into their applications, and communicate the true financial benefits of an integrated solution to their customers. Software developers can download the results free of charge at www.paypros.com.

Titled “**The Benefits of Integrated Payment Processing: Survey Results from Businesses Using Integrated Payment Solutions**,” the document offers the first industry-wide statistics on how merchants compare integrated payment systems to standalone terminals, and what features they want from a payment solution. For developers, this paper highlights merchant needs, and provides key insights as to how choosing the right payments partner will satisfy merchants and cement their loyalty.

Topics examined include:

- Motivation for Switching – 78% of respondents were motivated by a desire to reduce administrative tasks; 62% wanted better reporting.
- Financial Benefits – Savings associated with an integrated system increase over time, exceeding \$800 a month for those with comprehensive support.
- Areas of Biggest Cost Savings – 62% said they saved most on decreased administrative tasks; 38% said they saved most on data entry error reduction.
- Additional Benefits Ranked by Respondents – Ease of use (62%) and a positive impact on customers (34%) were two of the additional benefits realized.

“The transition to integrated payment solutions is booming because the sheer volume of electronic revenue a merchant has to deal with has grown to a size where managing the revenue stream manually is no longer viable,” said Chuck Riegel, executive vice president, software products and partnerships at PPI. “The PPI survey offers the first definitive analysis measuring the business impact of this move.”

The survey is published as part of an ongoing PPI Education Series that produces leading-edge information and tools for software developers.

About Payment Processing, Inc.

Since 1995, PPI has led the industry in providing software developers with a full range of services for developing and promoting integrated payment solutions, including PPI-developed payment gateway technology, integration support, merchant support, marketing assistance and PADSS/PCI security services. Today, PPI is the most successful company in the world focused on integrated payment solutions, supporting over 1,000 partners and more than 26,000 merchants with efficient, cost-effective payment solutions. In 2007, PPI processed in excess of \$4.1 billion in Visa® and MasterCard® payments. For more information, visit www.paypros.com.

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Media Contacts:

Chris Greenfield
Rocket Science PR, for Payment Processing, Inc.
415-464-8110, x213
chris@rocketscience.com

Bonnie Headlee
VP, Marketing
Payment Processing, Inc.
510-795-4988
bheadlee@paypros.com