

Chase Paymentech Certifies 3Delta Systems to Process Secure Level-3 Corporate Credit Cards

Merchants Would Benefit From Lower Card Processing Costs Using 3DSI's SaaS Payment Gateway

CHANTILLY, VA – November 11, 2009 – [3Delta Systems, Inc.[®] \(3DSI\)](#), a leader in online credit card payment solutions, announced today that it has been certified to securely process and transmit web-based merchant credit card and [purchase card \(p-card\)](#) transactions directly with [Chase Paymentech](#) for real-time authorization, settlement and payment. Chase Paymentech is one of the world's leading global payment processors and merchant acquirers.

3Delta Systems' certification supports corporate card line-item detail, also known as [Level-3 line-item data](#), which augments basic corporate card transactions with more detailed purchase information that qualifies merchants for lower credit card interchange rates. The certification also applies to 3Delta Systems' processing services for all major card brands – [Visa[®]](#), [MasterCard[®]/Diner's Club[®]](#), [American Express[®]](#) and [Discover[®]](#).

“Businesses often overlook the cost savings and operational efficiencies that can be achieved through their payment processing gateway simply because many of them are unaware of what Level-3 line-item information entails,” said [Aaron Bills](#), chief operating officer and founder of 3Delta Systems. “On average, we save our customers 30 percent on their payment processing costs compared to what they're currently spending, largely due to better interchange-rate qualification that Level-3 line-item detail provides. Plus, with 3Delta Systems' [‘Software as a Service’](#) delivery model, ongoing upkeep of a PC-based payment system and the associated risks of distributed software are eliminated. Lower card processing costs, reduced transaction times and enhanced security all add up to increased sales and profitability for our customers.”

Because corporate card line-item detail can substantially decrease payment processing costs, many 3DSI customers – ranging from [business-to-business \(B2B\)](#) enterprises to [business-to-government \(B2G\)](#) entities – opt to include Level-3 data as part of their corporate credit card and p-card transactions. When merchants provide detailed Level-3 purchase information – such as item descriptions, quantity, unit price and invoice numbers – they qualify for lower interchange rates.

“In today's depressed economy, merchants are looking for ways to cut their credit card acceptance costs and improve transaction times using a secure online processing gateway,” Bills explained. “3Delta Systems has a well-earned reputation for offering the safest, technologically advanced and cost-effective payment processing solutions for B2B and B2G merchants on the market today. Now, customers with Chase Paymentech merchant

accounts that also choose 3Delta Systems as their [online payment processing gateway](#) will be able to transmit credit card transactions for authorization, settlement and payment in real time, safely and securely,” he added.

3Delta Systems’ online suite of services and technologies meet the most rigorous [Payment Card Industry Data Security Standards \(PCI DSS\)](#) for [safeguarding cardholder data](#) against fraud and [data security breaches](#). These standards are the payment industry’s foremost benchmark for cardholder account security, and [3Delta Systems](#) is one of the select service providers worldwide to be recognized as PCI DSS-compliant.

In addition to Chase Paymentech, 3DSI’s payment gateway also connects with other major merchant processor networks that can receive Level-3 data.

About 3Delta Systems

[3Delta Systems, Inc.](#) [<http://www.3dsi.com>] is a payment solutions company that delivers the power of secure, Internet-based purchase and credit card processing solutions to enterprise, business-to-business and business-to-government customers. 3DSI’s complete suite of payment solutions – each designed from the ground up to be scalable, easy to implement and conform with PCI Data Security Standard best practices – enables merchants and buyers to manage, authorize and settle payment transactions in real-time. As a leading [Software-as-a-Service \(SaaS\)](#) provider, 3DSI has processed more than 28 million payment transactions worth nearly \$22 billion dollars for over 6,000 corporations and government agencies since the company was founded 10 years ago.

About Chase Paymentech

Paymentech, LLC [[Chase Paymentech](#)] a subsidiary of JPMorgan Chase, is a global leader in payment processing and merchant acquiring, capable of authorizing transactions in more than 130 currencies. The company’s proprietary platforms provide access to a wide variety of payment methods, such as credit cards, debit cards, prepaid stored value cards and electronic check processing. Offering secure payment solutions, improving cash-flow management mitigating risk and accelerating funding – Chase Paymentech’s consultative approach helps today’s small and emerging businesses become tomorrow’s industry leaders. On the Internet or at the point of sale, Chase Paymentech’s unique combination of outstanding service, innovative solutions and financial strength offers solid benefits to companies both large and small.

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