



An end to the perils of bouncing cheques with eMERIT

THE frustration caused to small businesses by bouncing cheques may be a thing of the past with the launch of the new eMERIT credit card transaction solution which provides a secure, 24/7 UK credit card payment processing facility via a Blackberry® Smartphone device with a QWERTY keypad.

The ground-breaking software doesn't need pre-arranged Merchant Banking Services or additional hardware as payments are processed straight through the device, making eMERIT perfect for both small and larger businesses but a particularly welcome tool for tradesmen who can secure immediate payment for work done, overcoming the problem of dealing with infamous "rubber" cheques.

Crewe-based 20:20 Mobile Group – Europe's largest mobile phone distributor – is partnering e-solutions firm Tracktech to offer eMERIT to mobile phone dealers.

Customers will be able to sign-up for the service in minutes through one of 20:20 Mobile's resellers, allowing them to take credit card payments with just their Blackberry® Smartphone.

Security is a key feature of eMERIT, with the package coming with a fully accredited secure solution that validates transactions in seconds and provides customers with on-line account management and support.

eMERIT is also Mastercard PTS (Point of Sale Terminal Security) approved with secure login via Username, Password and a Unique user ID as well as IMEI verification and uses advanced bank-approved transaction security. Crucially, eMERIT is the only mobile service of its kind globally to gain Mastercard's approval for the compliance level of its security.

eMERIT is initially being offered to retailers and business solution providers to resell in the UK with a view to later rolling out in other EU countries.

James Browning, 20:20 Mobile Group's UK MD said:

"eMERIT is a glimpse of the future. It's a fantastic application which offers business people a tangible benefit in extending their capability to securely transact sales in virtually any location via a Blackberry® device and meets the high security standards demanded by banks today".

"And by delivering the service on a Blackberry® device, it removes the need for additional spend on EPDQ hardware, ADSL lines or merchant agreements in addition to the obvious benefit of a mobile transaction solution".

Tim Corke, Tracktech's Marketing Director said:

"I am really excited about the strategic alliance with the 20:20 Mobile Group. It is a great marriage of our company's award winning eMERIT solution, backed by the resources of the UK's best distributor of mobile products to take our solution to market and delivering a massive business advantage to a wide range of end users including taxi drivers, market traders, tradesmen; in fact, anyone in business who supplies a product or service away from a fixed place of business".

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About 20:20 Mobile Group

20:20 Mobile Group is the largest UK distributor of mobile devices and is an authorised supply partner of all major handset manufacturers including Nokia, Blackberry®, Motorola, LG and Sony Ericsson.

20:20 Mobile Group provides value added solutions to its customers including device configuration and bespoke fulfilment to businesses and consumer markets. 20:20's customer base includes retailers, resellers and network operators and provides a wide portfolio of devices, accessories and applications for each channel. 20:20 is the only distributor in the UK to offer this comprehensive range of products and services making it a genuine 'one stop shop' for its customers.

20:20 Mobile Group was awarded Mobile News Award for Best Handset Distributor for 10 consecutive years and Best Accessory distributor for the last 7 years running.

About Tracktech Ltd.

Tracktech is a UK-based application development company – specializing in BlackBerry® smartphones. The Tracktech team consists of a strong blend of experienced development, sales and operational staff who have a combined knowledge of many different industries, sectors and vertical markets.

Tracktech are steadily growing to become one of the leading applications development companies in the UK, providing tailored solutions to the business community via mobile communication devices. They aim to mobilise key business tasks for customers that provide simple but effective cost reducing solutions with increased staff efficiency and measurable sustained returns on investment demonstrated over a short period of time.

As well as being long-established BlackBerry® Alliance members, Tracktech recently received recognition from RIM when they won an Innovation Award at the 2008 Blackberry EMEA Summit in Monte Carlo for their eMERIT application.”

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