



Payment Systems PCI Security Program Overview

Due to recent updates in regulation, the Payment Card Industry (PCI) Data Security Standard (DSS) compliance requirements as set forth by the payment brands (American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.) have mandated that all merchants who store, transmit, or process cardholder information must maintain compliance with the PCI DSS. To comply with this mandate Payment Systems will begin requiring merchants to validate their PCI DSS compliance status with us.

In order to make the process as convenient as possible we have contracted SecurityMetrics, and industry leader in PCI audit and scan services. They are certified by the PCI Security Council as a Qualified Security Assessor and an Approved Scanning Vendor. Merchants will be receiving a letter detailing how to enroll and participate in the program. Merchants will be receiving a letter informing them of their required participation in this mandated program. Merchants will be required to enroll and participate in a self assessment questionnaire. Participation may be online, by fax, by phone, or by mail. The details of how to participate will be included in the letter or merchants may contact Customer Service for assistance enrolling.

Merchants will be assessed a \$150 PCI Compliance fee on or around October 1, 2009. This fee covers the cost of the SecurityMetrics program and other costs associated in complying with the mandate. Merchants that fail to perform their PCI DSS self evaluation are subject to a \$19.95 non-compliance fee monthly until compliance is verified. Merchants with ongoing non-compliance are subject to termination of merchant account for non-compliance with association rules and regulations.

We appreciate your understanding and assistance in compliance with the PCI DSS mandates.