



NOTICE OF CHANGE IN TERMS OF SERVICE:
PCI COMPLIANCE VALIDATION AND RELATED FEES

November 21, 2008

Business Name - Mail Merge
Addr Attn - Mail Merge
Address 1 - Mail Merge
Address 2 - Mail Merge
City, ST Zip - Mail Merge

Merchant ID: MID - Mail Merge

Dear Valued Merchant:

PCI-DSS (Payment Card Industry-Data Security Standard) is a vital issue impacting everyone involved with card payments. If you are not familiar with these standards and the requirements, please visit www.pcisecuritystandards.org. As you may know, your full compliance with these standards is mandatory. Requirements vary based on the number of transactions you process annually and your processing methods.

PCI-DSS requires merchants to complete a self-assessment questionnaire and successfully complete a quarterly system and/or network vulnerability scan. Elavon has teamed with Trustwave, an accredited Qualified Security Assessor, to help you evaluate your PCI DSS compliance by utilizing its TrustKeeper Agent program. If you have already completed this process with Trustwave or another Qualified Security Assessor, you must provide us with proper compliance documentation no later than December 15, 2008 by calling 1-800-377-3962.

If you do not supply your compliance documentation by December 15th, a fee of \$135.00 for access to TrustKeeper will be billed to your account on an annual basis beginning this December. You will have until March 1, 2009 to log on to TrustKeeper to complete your questionnaire and enable vulnerability scanning. If you do not complete the process prior to the March 1st deadline, or if you fail to achieve compliance validation, you will be assessed a fee of \$20.00 per month. This fee will continue until you successfully complete and pass the validation process.

You will have access to PCI DSS services via Trustwave's TrustKeeper compliance analysis program beginning on December 1, 2008. Connect to Trustwave's TrustKeeper PCI DSS compliance analysis program with this simple process:

1. Go to: <http://elavonpci.trustkeeper.net/getstarted>
2. Click on the "Download TrustKeeper Agent" button to install the tool on the computer your business uses to process credit card payments;
3. During the installation, please enter the requested information, including your company name, Merchant ID and email address;
4. You will receive a welcome email from Trustwave with an easy link to TrustKeeper to take the next steps to validate your compliance.

If you have questions about PCI DSS, PA-DSS, or the TrustKeeper service—or if you already have a certificate of compliance—please call Elavon's Customer Service department at 1-800-377-3962. We appreciate your business and encourage you to take advantage of the Trustwave service to assess your risk level and ensure PCI compliance for your organization.

Sincerely,

Merchant Services

Except as specifically set forth in this letter, nothing in this notification shall operate to alter, amend, or modify, the terms and conditions of the merchant agreement, the terms of service, or the merchant operating guide, governing the merchant processing services being provided by Elavon, Inc. or its operating entities.

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Payment Card Industry Data Security Standards (PCI DSS) and Payment Application Data Security Standards (PA-DSS) Mandate

PCI DSS stands for Payment Card Industry Data Security Standards. It was developed by the major credit card companies as a guideline to help organizations that process card payments prevent credit card fraud, hacking and various other security issues.

PA-DSS stands for Payment Application Data Security Standards. Mandates are in place to ensure merchants and agents do not use payment applications known to retain prohibited data elements, such as track data, CVV2 data and/or PIN data.

Why is Compliance Important?

- PCI compliance provides fraud protection for you and your customers by creating a business that is safe and confidential for cardholders to use their credit cards.
- Non compliance makes you vulnerable to fraudulent activity and data breaches which result in cost prohibitive fines and severe loss of brand equity.

PCI DSS compliance is mandated by the card associations. The standard is overseen by an independent council of the five major brands. For more information, please visit: www.pcisecuritystandards.org.

Here are just a few important facts to be aware of:

- Merchants should never store prohibitive data subsequent to the authorization. Visit https://www.pcisecuritystandards.org/security_standards/pa_dss.shtml for more information regarding PA-DSS.
- Ensure that your payment application is PCI compliant. As card acceptance technologies and techniques have evolved, payment card fraud has become more sophisticated. Every business that stores or transmits cardholder account data is a potential target.

Where to find more information:

Log on to www.merchantconnect.com and select “Support” from the home page (note: you do not need to enter your User ID and password for this section). Then click on “Compliance and Data Security” to be taken to a page with information and links to valuable industry resources.

Getting Started: Assessing your PCI DSS security compliance

Elavon has teamed with Trustwave to help you evaluate your PCI DSS compliance by utilizing its TrustKeeper Agent program. To find out how you can protect your customers and adhere to PCI DSS requirements, visit <http://elavonpci.trustkeeper.net/getstarted> and follow the simple steps. If you have any questions about the program, or experience any problems with the tool, contact Elavon at 1-800-377-3962.

To find out more information about Trustwave, visit www.trustwave.com