November 17, 2008

Business Name - Mail Merge   Merchant ID: MID - Mail Merge
Addr Attn - Mail Merge
Address 1 - Mail Merge
Address 2 - Mail Merge
City, ST Zip - Mail Merge

Dear Valued Merchant:

In today's environment, security is a primary consideration for every type of business that accepts credit and debit cards for payment of goods or services.   The card networks require all merchants to comply with the Payment Card Industry Data Security Standards (PCI DSS) and all payment applications to be certified and validated in accordance with the Payment Application Data Security Standard (PA-DSS). PCI compliance is overseen by an independent council of the five major brands. For more information, please visit: www.pcisecuritystandards.org.

You have been identified as a merchant that uses a software application for payment processing.   As your merchant services provider, Elavon is committed to helping you meet your data security and compliance obligations as set out in PCI DSS and PA-DSS. Elavon has teamed with Trustwave – a Visa® and MasterCard® accredited Qualified Security Assessor - to assist you in meeting your PCI obligations. Trustwave's TrustKeeper® service will help you through the PCI DSS compliance process and will provide you with an analysis of your PCI DSS status.

A fee of $135 for access to TrustKeeper will be billed to your account on an annual basis beginning this December. If you have documentation to validate your current PCI DSS compliance status, please contact Elavon at 1-800-377-3962. Elavon requires you to validate your compliance with PCI DSS no later than March 1, 2009. If you do not, your account will be assessed a monthly non-compliance fee of $20 beginning in March. Once you complete your validation, and achieve PCI DSS compliant status, the fee will no longer be applicable beginning with the next billing period after the receipt of your validation.

You will have access to PCI DSS services via Trustwave's TrustKeeper compliance analysis program as of 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

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.

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**