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Chicago, IL 60602
312-629-1111
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September 1, 2005

PaymentClearing.com
81 South 700 East
Bountiful, UT 84010

Dear PaymentClearing.com:

PaymentClearing.com engaged AmbironTrustWave, operating under TrustWave Holdings, Inc. ("AmbironTrustWave") to conduct a third party security assessment and determine whether PaymentClearing.com has satisfactorily met the Payment Card Industry Data Security Standard (PCI) and other major payment card association security requirements related to the protection of cardholder data. Specifically, the assessment covers the PCI requirements which are comprised of VISA's Cardholder Information Security Program (CISP) and MasterCard's Site Data Protection (SDP) program, as well as Discover's (DISC) and American Express's Data Security Operating Policies. AmbironTrustWave is an authorized third party assessor for all the major payment card associations.

Based upon the information provided by PaymentClearing.com regarding polices, procedures and technical systems that store, process or transmit cardholder data, an onsite assessment, and a vulnerability scan of these systems, *AmbironTrustWave* has determined that PaymentClearing.com has satisfactorily met the security requirements as of September 1, 2005. *AmbironTrustWave* has recommended to the payment card associations that they recognize that PaymentClearing.com is compliant. Your compliance status will be determined by the payment card associations after review of the Report on Compliance.

One of the requirements to maintain compliance is to successfully pass quarterly vulnerability scans of these systems. In addition, you must also continually identify and provide to AmbironTrustWave information regarding any new system that stores, processes or transmits cardholder data, so that those systems can also be scanned.

If you have any questions concerning this matter, please do not hesitate to contact me at 410-573-6910. Thank you.

Sincerely,

A handwritten signature in black ink that reads 'Phillip J. Smith'.

Phillip J. Smith
Executive Vice President