

LETTER FROM "TRUSTWARE" TO OUR BACKEND: CLEARENT

RE: Acceptance of Payment Card Industry (PCI) Report on Compliance for Clearent.

Visa USA is pleased to accept Clearent's PCI Report on Compliance, based on the assessment and opinion of Trustwave.

Thank you for your participation in the Visa USA Cardholder Information Security Program (CISP), and for your diligence in operating within the compliance standards of the Payment Card Industry Data Security Standard.

Although security can never be completely guaranteed, your efforts to adhere to PCI data security requirements should reduce the ability of hackers to gain access to proprietary data.

This letter and your company's inclusion on Visa's List of Compliant Service Providers evidence Visa's acceptance of the Clearent CISP Report on Compliance. The List of Compliant Service Providers, located at (www.visa.com/cisp), acknowledges those service providers that have shown their commitment to security by meeting the rigorous requirements of Visa CISP.

If Clearent would like to communicate its PCI compliance, Visa encourages you to use direct customer marketing/communications channels to market your compliance to your customers. Channels specifically targeting your customers, such as your company website, sales presentations, brochures, and customer newsletters, seem to be more effective than other, broader-based messages.

We see tremendous value in Clearent's participation in this crucial security program. We appreciate your continued support and commitment to safeguarding the payment industry.