PRESS RELEASE

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FOR IMMEDIATE RELEASE

PCI SECURITY STANDARDS COUNCIL ISSUES PAYMENT APPLICATION DATA SECURITY STANDARD
—Council-managed standard to increase payment cardholder data security through global program for payment applications—

LAS VEGAS, Nevada, April 15, 2008 — The PCI Security Standards Council, a global, open industry standards body providing management of the Payment Card Industry Data Security Standard (DSS), PCI PIN Entry Device (PED) Security Requirements and the Payment Application Data Security Standard (PA-DSS), today announced at the Electronic Transactions Association Annual Meeting and Expo the release of version 1.1 of the Payment Application Data Security Standard (PA-DSS). Following release of the PA-DSS, this fall the Council will also roll out a program to include maintenance of a list of validated payment applications. This list will enable buyers to identify the payment applications that have been recognized by the PCI SSC and meet the new standard.

Increasingly criminals are targeting vulnerabilities in payment applications to steal payment card data, and some software may be storing sensitive card data on a user's system unknowingly.

"Many merchants and retailers rely on third-party software vendors for applications that run payment processing," said J. Joseph Finizio, Executive Director, Retail Solutions Providers Association. "Having the Council manage a globally-recognized list of validated payment applications will make it easier for merchants of all sizes to select validated payment applications that are accepted by all the major payment brands, ensuring that cardholder data continues to be secure."

PA-DSS is the Council-managed program formerly managed by Visa Inc. and known as the Payment Application Best Practices (PABP). The goal of PA-DSS is to help software vendors and others develop secure payment applications that do not store prohibited data, such as full magnetic stripe, other sensitive authentication data or PIN data, and ensure their payment applications support compliance with the PCI DSS. PA-DSS requirements apply to payment applications that are sold, distributed or licensed to third parties. PA-DSS requirements do not apply to in-house payment applications developed by merchants or service

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providers that are not sold to a third party, but these applications must still be secured in accordance with the PCI DSS.

In addition, over the coming months, the Council will be qualifying companies to become Payment Application Qualified Security Assessors (PA-QSAs). Companies that are approved as PA-QSAs will be recognized in a Council maintained and published list and can begin conducting PA-DSS assessments in accordance with the PA-DSS Security Audit Procedures. All companies that were previously recognized as PA-QSAs under Visa PABP will need to enroll and re-validate as a Council PA-QSA. Payment applications validated compliant under Visa's PABP program will transition to the PCI SSC approved list. More information on this transition can be obtained by visiting the Frequently Asked Questions section of the Council's website at https://www.pcisecuritystandards.org/pdfs/pci_pa-dss_faqs.pdf.

"The issuance of the PA-DSS and a defined process for PA-QSAs is another key milestone for the Council," said Bob Russo, General Manager, PCI Security Standards Council. "Having a single source of information on approved payment applications and security assessors provides business value to merchants and service providers and allows them to make informed choices regarding the security of their payment application."

For More Information:

If you would like more information about the PCI Security Standards Council or would like to become a Participating Organization please visit pcisecuritystandards.org, or contact the PCI Security Standards Council at info@pcisecuritystandards.org.

About the PCI Security Standards Council

The mission of the PCI Security Standards Council is to enhance payment account security by driving education and awareness of the PCI Data Security Standard and other standards that increase payment data security.

The PCI Security Standards Council was formed by the major payment card brands American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. to provide a transparent forum in which all stakeholders can provide input into the ongoing development, enhancement and dissemination of the PCI Data Security Standard (DSS), PIN Entry Device (PED) Security Requirements and the Payment Application Data Security Standard (PA-DSS). Merchants, banks, processors and point of sale vendors are encouraged to join as Participating Organizations.

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