



Certified Payments

The next generation of government payment acceptance is here...

13740 Midway Rd, Suite 702 • Dallas • TX • 75244

Phone: 866-539-2020 • Fax: 972-392-4655

November 24, 2008

Williamson County
Purchasing Department
301 SE Inner Loop – Suite 106
Georgetown, Texas 78626

RE: **Merchant Credit Card Services for Williamson County**
Proposal Number: 09WCP802
Opening Date/Time: November 25, 2008 – 2:00 PM

Please find enclosed one (1) original complete proposal set of documents relative to the above-referenced proposal. The original set includes an original completed and signed Williamson County Proposal Form and an original completed and signed Williamson County Conflict of Interest Statement. You will also find enclosed three (3) copies of complete proposal sets.

On behalf of Certified Payments, thank you for the opportunity to present this proposal.

Very truly yours,

Kate Lynch
Executive Vice President
Certified Payments, Inc.
www.certifiedpayments.net
kate.lynch@certifiedpayments.net
866-539-2020

COPY

WILLIAMSON COUNTY PROPOSAL FORM

MERCHANT CREDIT CARD SERVICES FOR WILLIAMSON COUNTY

PROPOSAL NUMBER: 09WCP802

NAME OF PROPOSER: Certified Payments No. 1, Ltd. by and through its General Partner, Certified Payments, Inc.

Mailing Address: 13740 Midway Rd., Suite 702

City: Dallas State: Texas Zip: 75244

Email Address: kate.lynch@certifiedpayments.net

Telephone: (866) 539-2020 Fax: (972) 392-4655

Mobile Phone: (469) 585-7325

Proposed Fee Schedule with all Costs: _____

Transactions processed in a Convenience Fee environment at no charge to Williamson County

No charge for Certified Payments' Reporting Services

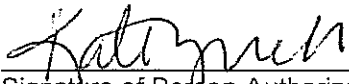
One (1) USB Card Reader provider to each Williamson County Office at no charge

Price charged to Williamson County's customer/consumer:

Credit Card Transactions: 3% of transaction amount (\$2.00 minimum)

E-Check: \$2.00 per E-Check payment

The undersigned, by his/her signature, represents that he/she is authorized to bind the proposer to fully comply with the terms and conditions of the attached Request for Proposal, Specifications, and Special Provisions for the amount(s) shown on the accompanying proposal sheet(s). By signing below, you have read the entire document and agreed to the terms therein.



Signature of Person Authorized to Sign Proposal

Date of PROPOSAL: 11-24-2008

Printed Name and Title of Signer: Kate Lynch, Executive Vice President


DO NOT SIGN OR SUBMIT WITHOUT READING ENTIRE DOCUMENT

THIS FORM MUST BE COMPLETED, SIGNED, AND RETURNED WITH PROPOSAL



WILLIAMSON COUNTY CONFLICT OF INTEREST STATEMENT

I hereby acknowledge that I am aware of the Local Government Code of the State of Texas, Section 176.006 regarding conflicts of interest and will abide by all provisions as required by Texas law.

Printed name of person submitting form: Kate Lynch
Name of Company: Certified Payments No. 1, Ltd. Certified Payments, Inc., General Partner
Date: 11-24-2008
Signature of person submitting form: 

Notarized:

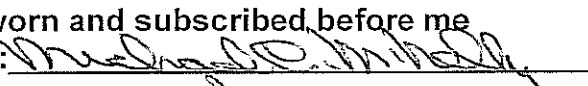
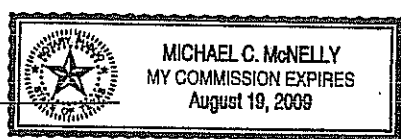
Sworn and subscribed before me by:  on <u>10/24/08</u> (date)	 MICHAEL C. MCNELLY MY COMMISSION EXPIRES August 19, 2009
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CREDIT CARD/BANKING EXPERIENCE COMPANY OVERVIEW

Certified Payments

This Company Overview will provide you with a brief history of the companies involved in transaction processing services and the experience these firms have in the credit card/banking industry. Accelerated Card Company, Inc., ("ACC"), Cardtranz, Inc., ("Cardtranz") and Certified Payments, Inc., ("Certified Payments") are all affiliated companies involved in transaction processing services that are a part of this proposal.

The executives and employees of these companies have been serving our clients' transaction processing needs for the past sixteen (16) years. Our professional staff includes experts in information technology, finance, accounting and interchange qualification.

Founded in 1992, ACC was established as an Independent Sales Organization (ISO)/Merchant Services Provider (MSP), representing MasterCard and Visa through its acquiring banks. ACC has grown from a small company serving the needs of retail merchants to a technology-driven transactions specialist, processing hundreds of millions of dollars in transactions each year in both the USA and internationally.

For many years, ACC has specialized in transactions processed in a card-not-present environment for direct marketing companies, and internet sites for brick and mortar merchants. As E-Commerce exploded in the mid 1990's, we recognized our merchant's needs for web-based processing, and the reporting and financial tools associated with that processing. ACC's quest to provide its merchants with the best processing services available resulted in the development of the technology that would become the Cardtranz gateway.

In 1995, ACC built the Cardtranz gateway; it catered to all types of processing environments based on client need and the ever-changing world of technology. Cardtranz was one of the first web-based transaction gateways. It provided real-time/on-line transaction processing, with the ability to handle qualified business-to-business transactions. The gateway was initially developed for use by ACC's merchants but by request it was ultimately made available for use by other ISO's, banks and merchants within the industry. By the year 2003, the Cardtranz gateway had nearly a decade of reliability and performance.

In 2003, several government agencies expressed a very strong interest in Cardtranz' information technology and its products and services. After some market research, we realized the government sector could benefit from the expertise we had acquired in the credit card industry and the technology available through the gateway. Cardtranz created a convenience fee payment portal to handle Certified Payments' transaction processing and Certified Payments was created to cater strictly to government agencies.

Certified Payments became an approved member of Visa and MasterCard's Convenience Fee Program and exploded onto the scene in the state of Texas. Since 2003/2004, we have had tremendous growth each year, doubling and sometimes tripling our annual volume and number of clients.

ACC originates, maintains and services all of the accounts held under Certified Payments. All customer service and support for both face-to-face (retail) and internet based accounts, including convenience fee merchant accounts is handled by the employees of ACC and Certified Payments.

In 2004, Certified Payments was commissioned to provide one of the largest counties in the state of Texas with a front-end interface to handle their credit card processing. The county's main criteria for their consumer would allow the consumer a seamless experience between the county's website and Certified Payment's website. Not only did we accomplish the front-end goal, we also completed the loop on the back-end by sending responses in real-time to the county's tax system so that no double entry was required.

Since then, Certified Payments has been commissioned by and we have worked with numerous counties, cities and software companies to provide front-end credit card collection and back-end, real-time updating and reporting services, all in a Convenience Fee environment. We have many one-on-one interfaces, each built to the unique look and data collection requirements of the organization that commissioned it.

Certified Payments' processing facilities are housed in a secure Dallas, TX facility. All hosting that Certified Payments undertakes for existing counties resides in this secure facility. Certified Payments currently hosts many custom applications for counties across the country, plus we constantly maintain and upgrade our Consumer Website and reporting and services products.

Along with many banking relationships and strategic alliances, we are members in good standing with the Electronic Transactions Association, and The Better Business Bureau. Currently and for many years prior to 2008, both Cardtranz and Certified Payments have maintained PCI Compliance with Visa and MasterCard.

Certified Payments should be awarded the contract to provide Merchant Credit Card Services to Williamson County because we have affirmatively demonstrated for many years that we have adequate financial resources, the ability to meet any time and performance schedules and our years of experience more than qualifies and makes us eligible to receive the award.

We look forward to the opportunity to work with and service the needs of Williamson County.

REFERENCES

1. BRAZORIA COUNTY, TX TREASURER

Sharon Reynolds, County Treasurer

Address: 111 East Locust, Room 305
Angleton, TX 77515
Telephone: 979-864-1354
Contact: Sharon Reynolds – sharonr@brazoria-county.com

Note: Brazoria County was signed by Certified Payments in 2003. Brazoria County customers utilize Certified Payments' IVR and consumer website for electronic tax payments.

2. SMITH COUNTY, TX TAX OFFICE

Gary Barber, Tax Collector

Address: P.O. Box 2011
Tyler, TX 75710
Telephone: 903-590-2920
Contact: Gary Barber - gbarber@smith-county.com

Note: Smith County was signed by Certified Payments for the 2005 tax season. Smith County, like Brazoria County, utilizes both the Certified Payments' Consumer Website as well as the IVR system that Certified Payments provides to all clients at no charge.

3. OKALOOSA COUNTY, FLORIDA, TAX OFFICE

Chris Hughes, Tax Collector

Address: 151-C Eglin Parkway NE
Fort Walton Beach, FL 32548
Telephone No. 850-651-7602
Contact: Jim Harkins, Director of Finance
jharkins@okaloosatax.com

Note: Okaloosa County was signed by Certified Payments in March of 2007. Okaloosa County utilizes Certified Payments' services for property tax payments as well as license and vehicle registration renewals.

PRODUCT SPECIFICATIONS

- **Access to online payment options with link on department's web page.**

Each department or office may post the link www.certifiedpayments.net on its webpage and direct its customers to the Certified Payments consumer website for access to online payment options.

- **Constables need ability to direct payments to appropriate court.**

As part of the set-up process, each department, office or court is assigned a unique Bureau Code. The Bureau Code is a seven (7) digit number, used by the consumer when making a payment. Use of the assigned Bureau Code directs payments to the correct destination.

- **Ability to process multiple payments at one time for the same person.**

The face-to-face payment wizard allows for multiple payments to be processed at the same time for one person.

- **Reports: Daily, weekly, and monthly transactional reports with detailed information, including the following:**

- **Amount charged**
- **Customer information**
- **Identification of Clerk**
- **Card Type**
- **Authorization Code**
- **Cause Number**
- **Space for Comments**

Within two to three seconds following completion of a payment, the payment information is inserted into Certified Payment's reporting system. Once inserted, the payment can be viewed immediately on the Real-time Monitor. The Real-time Monitor displays up to thirty (30) of the last payments processed on that day for that particular office. Clicking on an individual Payment ID will display the full detail of the payment information that was entered when payment was made. See page 8 for an example of Certified Payment's Real-Time Monitor.

Additionally, all information is collected and provided in real-time, therefore department users with authorized access have the ability to pull reports at any time for any period of time with as much information as they require.

- **Ability to run cumulative reports for dates defined by user.**

Certified Payments' Reporting Services are set up in such a manner that reports can be pulled at any time and for any time period. Because of the on-demand availability of the reports, which can be accessed 24 hours a day, seven days a week, we do not email any reports.

Each user with permission to run reports can customize the reports so that the information is displayed in the order they wish to see it. Users can also save reports in the following formats: Excel Spreadsheet, XML File, Access MDB Database and Comma-delimited text files. There are no additional fees for customized reports as this feature is currently available to all authorized users. See page 9 for an example of Certified Payments' Detail Report.

- **Ability to balance reports before the end of the day and ability to have one closing time for all department users.**

Certified Payments' Reporting Services are available 24/7; all information is provided in real-time and all reports can be pulled at any time and as each office desires, to best fit their needs. Certified Payments' online payment system automatically closes at 4:00 am CST each morning. For reporting purposes a day runs from 4:00 am to 4:00 am.

- **Credit/Debit card types: Visa, MasterCard, Discover and possibly American Express.**

Certified Payments has a relationship with all four major card companies and allows each office or court to determine which card types they would like to accept.

- **E-Check Services**

Certified Payments provides online e-check acceptance to consumers as an additional payment option. The cost is \$2.00 per transaction that is charged to the consumer as an additional payment at the time the payment to the county is made.

- **Electronic device to transmit card information so manual entry is avoided.**

At the request of existing customers, in 2006, Certified Payments released a face-to-face payment wizard for county officials. When a USB Magnetic Card Reader is used in conjunction with the payment wizard, credit card information is obtained through the card reader thereby eliminating the need for manual entry of the credit card information. The cost of a card reader is \$64.00. Certified Payments will provide one card reader for each office utilizing Certified Payment's services.

- **Reasonable service fees.**

Certified Payments operates in a convenience fee environment and processes electronic payments at no cost to Williamson County. The fee to the consumer for credit card transactions is 3% (with a minimum fee per transaction not to exceed \$2.00) and the fee for an e-check payment is \$2.00.

- **Ability to close the batch manually, not automatically.**

Certified Payments' online payment system is set up to automatically batch and close at 4:00 am CST each morning. For reporting purposes a day runs from 4:00 am to 4:00 am.

- **The department's name must be part of the deposit identifier that appears on the bank deposit.**

This is standard practice for Certified Payments. An example of a credit card deposit identifier is: Bankcard Settlement Williamson County Tax. Both the Merchant name and Merchant ID is included in the ACH deposit record when the file is transmitted to Williamson County's bank.

- **The bank deposit should be for only one day's transactions (not multiple transactions into one deposit).**

This is standard practice for Certified Payments. Because Certified Payments' online system automatically closes at 4:00 am each day, transactions from multiple days will never be combined into a single deposit.

- **Prefer not to have deposits of one or two cents due to rounding issues.**

All deposits will be made based on the gross amount of daily volume (less any refunds or credits).

- **Prior written consent must be granted by the County Treasurer to reverse money out of the account.**

Any refunds will be issued at the request of Williamson County. Authorized County personnel will access the Certified Payments Refund Request Form (Page 10) online. Once the form is completed and submitted electronically to Certified Payments, a refund is initiated. The system immediately generates an email to the contact's email address listed on the refund request form. This email provides confirmation that the refund request has been received by Certified Payments along with an audit trail. Certified Payments' authorized personnel will approve the refund, generally the same business day, and enters the refund into the system. The system generates another email to the County that confirms completion of the refund and identifies pertinent, non-sensitive information about the refund. Once the second email is generated, the refund is inserted into Certified Payments' Reporting and can be viewed immediately on the Real-Time Monitor.

- **Departments should be provided with a detailed report listing that day's transactions, including but not limited to, the amount of the bank deposit and the identifying information that will appear on the bank deposit.**

Because Certified Payments' Reporting Services are in real-time, reports can be pulled as each office desires, to best fit their needs. Daily deposits are made based on the gross amount of daily volume (less any credits or refunds) processed that day and in the following manner: Visa & MasterCard transactions deposit together; Discover and American Express each deposit individually and e-checks deposit separately.

- **Name and contact number for credit card representative. One vendor used throughout the County.**

The point of contact for Williamson County is:

Kate Lynch, Executive Vice-President

Telephone: (866) 539-2020

Fax: (972) 392-4655

Kate.lynch@certifiedpayments.net

- **Ability to provide payroll debit card services.**

Certified Payments was established for the sole purpose of providing electronic transaction processing services to government entities, therefore we do not currently provide payroll debit card services.

A Sample of the Real-time Monitor

Server Time: 08/15/2008 09:22:11 AM

Time Since Last Payment: 14 Seconds

Daily Payment Totals:		All Bureaus	
Payment ID	Date/Time	Bureau Name	Outcome Amount Method
Less than 60 Seconds			
29478737	08/15/2008 9:21:50 AM	License & Fees	Approved \$16.00 Internet
Between 1 Minute & 5 Minutes			
29478733	08/15/2008 9:20:47 AM	JP 4	Approved \$50.00 Internet
29478729	08/15/2008 9:20:30 AM	County Clerk	Approved \$436.00 IVR
29478725	08/15/2008 9:20:00 AM	License & Fees	Approved \$30.00 Internet
29478721	08/15/2008 9:19:56 AM	County Clerk	Approved \$3.00 Internet
29478717	08/15/2008 9:19:38 AM	Motor Vehicle	Approved \$92.80 Internet
29478713	08/15/2008 9:17:59 AM	ISO Technology	Approved \$50.00 Internet
29478709	08/15/2008 9:17:31 AM	Water and Sewer	Approved \$59.59 Internet
Between 5 Minutes & 30 Minutes			
29478705	08/15/2008 9:16:33 AM	JP 4-1	Approved \$225.00 Internet
29478701	08/15/2008 9:15:17 AM	Vehicle Registration	Approved \$72.30 Internet
29478697	08/15/2008 9:15:09 AM	Veh & Vessel	Approved \$111.70 Internet
29478693	08/15/2008 9:14:59 AM	County Clerk	Approved \$20.00 Internet
29478689	08/15/2008 9:14:55 AM	Veh & Vessel	Approved \$16.95 Internet
29478685	08/15/2008 9:14:38 AM	Utilities	Approved \$68.75 Internet
29478681	08/15/2008 9:14:36 AM	JP 2	Approved \$140.00 IVR
29478677	08/15/2008 9:13:49 AM	County Clerk	Approved \$150.00 Internet
29478673	08/15/2008 9:13:30 AM	County Clerk	Approved \$30.17 Internet
29478665	08/15/2008 9:13:23 AM	Property Tax	Approved \$200.00 Internet
29478661	08/15/2008 9:13:14 AM	ISO Technology	Approved \$50.00 Internet
29478657	08/15/2008 9:13:00 AM	JP 2-1	Approved \$150.00 Internet
29478653	08/15/2008 9:12:58 AM	County Clerk	Approved \$105.78 Internet
29478649	08/15/2008 9:11:53 AM	Vehicle Registration	Approved \$93.25 Internet
29478645	08/15/2008 9:11:45 AM	County Licenses	Approved \$158.10 Internet
29478641	08/15/2008 9:11:24 AM	License & Fees	Approved \$94.91 Internet
29478637	08/15/2008 9:10:54 AM	License & Fees	Approved \$71.10 Internet
29478633	08/15/2008 9:10:48 AM	Motor Vehicle CNT	Approved \$163.05 Internet
29478629	08/15/2008 9:10:35 AM	JP 3	Approved \$165.00 IVR
29478625	08/15/2008 9:10:04 AM	Vehicle Registration	Declined \$93.25 Internet
29478621	08/15/2008 9:10:02 AM	Motor Vehicle	Approved \$10.81 Internet
29478617	08/15/2008 9:09:30 AM	Licenses	Approved \$35.75 Internet
29478613	08/15/2008 9:09:20 AM	Parking Violations	Approved \$65.00 Internet
29478609	08/15/2008 9:09:16 AM	Motor Vehicle	Approved \$90.80 Internet
29478605	08/15/2008 9:09:11 AM	Water and Sewer	Approved \$169.54 Internet
29478597	08/15/2008 9:08:36 AM	ISO Technology	Approved \$50.00 Internet
29478601	08/15/2008 9:08:36 AM	Parking Violations	Declined \$05.00 Internet

Sample of a Detail Report



[Home](#)
 [Reporting](#)
 [Refund Request](#)
 [Payments](#)
 [Internal Admin](#)
 [Admin](#)
 [Gwinnett Admin](#)
 [My Settings](#)
 [Logout](#)

Detail Report

Report Information

Bureau Code: 0000001
 Start Date: 10/19/2008 4:00:00 AM
 End Date: 10/25/2008 4:00:00 AM
 Record Count: 18
 Report Created: 10/29/2008 6:29:01 PM

Anywhere USA Govt

Detail	Payment ID	Processed Time	Account Number	Amount	Flow	Outcome	Bureau Code	Payment VIA	Name	Card Type	Telephone
View	30058210	10/20/2008 8:28:51 AM	123456	\$100.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	7132754565
View	30058214	10/20/2008 8:28:52 AM	123456	\$175.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	7132754565
View	30058213	10/20/2008 8:28:53 AM	123456	\$25.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	7132754565
View	30058212	10/20/2008 8:28:52 AM	123456	\$100.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	7132754565
View	30058211	10/20/2008 8:28:52 AM	123456	\$75.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	7132754565
View	30059600	10/20/2008 10:44:05 AM	123456	\$100.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	9723924565
View	30059620	10/20/2008 10:45:42 AM	132546489	\$200.00	Payment	Complete	0000001	Internet	John Payer	Visa	9723924565
View	30066310	10/21/2008 10:37:34 AM	98796798	\$50.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	
View	30066311	10/21/2008 10:37:35 AM	9767067	\$90.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	
View	30072445	10/22/2008 11:44:51 AM	12345	\$50.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	406-375-6580
View	30072446	10/22/2008 11:44:51 AM	12567	\$75.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	406-375-6580
View	30072451	10/22/2008 11:45:01 AM	56456	\$75.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	9725551212
View	30072450	10/22/2008 11:45:01 AM	4654654	\$50.00	Payment	Complete	0000001	Internet	Bill Payer	Visa	9725551212
View	30076272	10/23/2008 9:38:12 AM	546545	\$125.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	
View	30076271	10/23/2008 9:38:12 AM	54654565	\$50.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	
View	30076384	10/23/2008 9:54:07 AM	12563	\$50.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	
View	30076713	10/23/2008 10:27:02 AM	5454564	\$13,354.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	
View	30076712	10/23/2008 10:27:02 AM	5616541321	\$1,500.00	Payment	Complete	0000001	Internet	F American COLLETT	Express	

Totals	Payments	Credits	Pending
18	\$17,054.00	0	\$0.00

Sample of the Refund Request Form



Submit a Refund Request

Please provide us with the following information so that we promptly and accurately handle your Refund Request.

Please enter the following information for the Bureau that is submitting this request.

Bureau Code:	<input type="text"/>
Contact E-Mail Address:	<input type="text"/>
Confirm Contact E-Mail Address:	<input type="text"/>
Bureau Telephone Number:	<input type="text"/>
Submitters First & Last Name:	<input type="text"/>

Please enter the following information about the payment that is being refunded.

Payment ID:	<input type="text"/>
Original Amount:	<input type="text"/>
Original Payment Date:	<input type="text"/>
Customer Name:	<input type="text"/>
Amount To Refund:	<input type="text"/>
Did the cardholder request a refund of the convenience fee?	Customer Did Not Request a Refund of the Convenience Fee: <input type="checkbox"/> Customer Requested a Refund of the Convenience Fee: <input type="checkbox"/>

Reason For Refund: Choose One

Notes

[< Back](#)

[Submit Request](#)

[Cancel](#)

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2008 PCI Compliance Letter



9/22/2008

Terry Wallace
Director of Information Systems
Certified Payments
twallace@certifiedpayments.net

Dear Terry,

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

Visa USA is pleased to accept Certified Payments'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 Certified Payments 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.

Please note that Visa CISP requires annual revalidation. If Visa has not received Certified Payments's Report on Compliance by your revalidation due date of 9/30/2009, Visa will remove your company from the List of Compliant Service Providers.

If Certified Payments 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.

Visa may revoke this Acceptance and remove Certified Payments from the List of Compliant Service Providers at any time that Visa, in its sole discretion, determines that your company is not adhering to Visa CISP requirements or that Certified Payments's Report of Compliance was inaccurate. Immediately upon notice of such revocation, your company will cease all communication of PCI compliance, whether or not previously approved by Visa.

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

Sincerely,

A handwritten signature in dark ink, appearing to read "Hector Rodriguez", is written over a horizontal line.

Hector Rodriguez
Business Leader, Payment System Risk & Compliance

cc: Al Hannagan
Trustwave
Compliance-QA@trustwave.com

WARRANTY/GUARANTEE OF EQUIPMENT AND SERVICES

Warranty/Guarantee of Equipment

The USB Magnetic Card Readers that Certified Payments will provide to each office come with a thirty (30) day warranty from the manufacturer.

Warranty/Guarantee of Services

Certified Payments' processing system is housed in a state-of-the-art data center owned and operated by AT&T (formerly SBC) in Dallas, Texas. It is the second largest data center in the world that AT&T owns; its sister data center, located in Irvine, California is larger only by 50,000 square feet. Infrastructure security is as follows:

Physical

- Highly security facility entrance characteristics includes guards 24/7
- Video surveillance
- Biometric hand scanners along with an RFID card for building access and customer's individual cabinet access
- On site, highly secure 15 mega watts diesel power generation; fuel to power the facility for 3 days
- Redundant power from 2 separate power grids in the Greater Dallas area
- FM-200 fire suppression system
- Building reinforcement to withstand F5 tornado

Network

- 12-OC-192 links onto AT&T's main international backbone
- Redundant equipment within Certified Payments' cabinets makes possible our 99.995% uptime statistics.
- N-tier architecture ensures that even in the event of a hardware failure, there is zero impact to processing transactions, or a government customer's experience on the site
- IBBit burstable Internet bandwidth port into our cabinet
- Backup software fully protects all data stored on an hourly basis and tested monthly to ensure that they are operating by restoring from backup non-mission critical information

Infrastructure

- Servers and systems are programmatically monitored 24/7
- Certified is fully Level 1 PCI compliant, ensuring that all systems and claims have been verified by a Visa approved external auditor
- Quarterly external security scans, as well as yearly penetration tests that repeatedly pass inspection on our system.