



July 31, 2006

Eric Linberg  
Owner  
SafeMerchant Payment Solutions  
1627 Main Street, Suite 300  
Kansas City, MO 64108  
Via email: [elinberg@hardhathosting.com](mailto:elinberg@hardhathosting.com)

Dear Mr. Linberg:

Re: Acceptance of Payment Card Industry (PCI) Report on Compliance for SafeMerchant Payment Solutions

Visa USA is pleased to accept SafeMerchant Payment Solutions' PCI Report on Compliance, based on the assessment and opinion of Solutionary, Inc.

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 SafeMerchant Payment Solutions CISP Report on Compliance. The List of Compliant Service Providers, located at ([www.visa.com/cisp](http://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 SafeMerchant Payment Solutions' Report on Compliance by your revalidation due date of **May 31, 2007**, Visa will remove your company from the List of Compliant Service Providers.

If SafeMerchant Payment Solutions 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 SafeMerchant Payment Solutions 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 SafeMerchant Payment Solutions' 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 SafeMerchant Payment Solutions' participation in this crucial security program. We appreciate your continued support and commitment to safeguarding the payment industry.

Sincerely,

A handwritten signature in black ink that reads "Martin Elliott". The signature is written in a cursive style with a long horizontal flourish at the end.

Martin Elliott  
Vice President, Corporate Risk and Compliance

cc: Scott Polito, Solutionary, Inc.