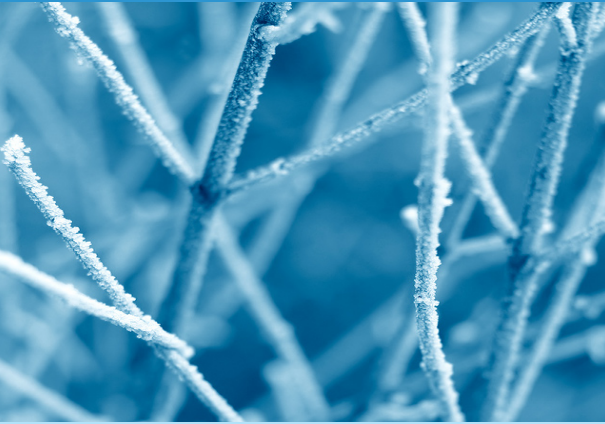


AJB QUARTERLY ²⁰⁰⁷



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AJB 2007 USER GROUP EVENT

Please join AJB September 19th and 20th at the Niagara Fallsview Casino and Resort, Niagara Falls – Canada for our annual user group conference. This two day event will keep you informed and entertained. On day one you will hear more about AJB's product direction, meet key payment industry players, and learn about industry trends. This is your chance to talk to AJB product experts and exchange experiences with other AJB customers. In addition, you will enjoy a great lunch and at the conclusion of the information session you will be able to enjoy drinks and a variety of gourmet refreshments before making your way up to the casino floor.

AJB has plenty of fun planned for day two of this year's event. You may choose to take part in our Golf Tournament at the beautiful new Thundering Waters Golf Club, a John Daly signature golf course or attend the Wine Tasting Tour visiting three of the regions finest vineyards. Also, a deluxe BBQ lunch will be provided at the Golf Club for all attendees of both the golf and wine activities. Come to meet AJB and fellow users in Niagara Falls, we are looking forward to seeing you.

Highlights include:

- What's New at AJB
- Keynote speakers
- Credit Card Associations Panel
- Payment Processing Industry Status Panel
- Payment Industry Security Update
- AJB Case Studies

To confirm your attendance please contact Steve Guida at 416-621-0296 ext 5258.



2006 Holiday Processing Results



November 24, 2006, also known as "Black Friday", was a huge success in terms of the volumes and performances of our RTS application on several high volume customers. This day is typically one of the three busiest days of the year, most of our clients saw transaction volumes peak at times around 85 transactions per second (TPS). AJB customers experienced no performance issues during this day or the other high volume days that lead up to the holidays. We can proudly say that these were very uneventful days for AJB in terms of authorization issues. The comments received from many of our customers reflected a high level of satisfaction with the performance of the RTS applications. Also, many customers expressed their appreciation of AJB taking a proactive attitude to monitor their servers for the two weekends leading up to Christmas and on Black Friday.

AJB would like to take this opportunity to thank all the staff for their extended support of our customers during the days leading up to this period. Great job to everyone!

For more information on AJB Support Services contact Eric Taskiran (ext. 5287).

Verifone MX Integration

A number of AJB users have approached us about integrating the Verifone MX870/50/30 devices for payment processing with FiPAY, RTS and RPM polling for content delivery. The MX870's large screen and video capability enables merchants to influence consumer behavior one more time at the point of sale payment system. Initial integrations will focus on delivering high performance payment processing functionality. *Continued...*



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This will be followed by content delivery that is designed to meet the messaging needs of merchants at specific POS lanes. Also, the AJB MX integration is designed to be leveraged by POS vendors to expedite device deployment and processor certifications.

For more information on AJB Integrations contact Bohdan Myroniw (ext. 5275).

Merchant Security Obligations

AJB reminds all merchants to be continuously vigilant for potential security compromises. We would like to reiterate a few of our suggestions.

1. Maintain and update virus applications
2. Carry out network intrusion audits on a regular basis. AJB performs these audits on our own network with an independent auditor and we recommend that you do the same. In running your network intrusion audit it is critical to look for unauthorized access or any type of spying application.
3. If you haven't done so already, AJB encourages you to adopt VISA's PABP (Payment Application Best Practices) certified software as soon as possible. For example, RTS Explorer, the graphical user interface utility for our Retail Transaction Switch (RTS), has been replaced by the PABP audited RTS Pathfinder. RTS Explorer does not meet PABP standards. We will discontinue support for RTS Explorer on December 31, 2007.
4. Do not transmit any unencrypted cardholder data in any circumstance.
5. Use modulating & expiring password procedure for access to store payment systems. If you still use a static password and need help to switch to the safer procedure please call Eric Taskiran at 416-621-0296 ext 5287.
6. If you have not started your migration to PABP compliant versions of your software please contact your AJB account manager for more information.

For more information on the PCI standards go to PCI Security Standards Council an open global forum for the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection (https://www.pcisecuritystandards.org/pdfs/pci_dss_v1-1.pdf). For the latest security alerts please go to the VISA website (http://usa.visa.com/business/accepting_visa/ops_risk_management/cisp.htm).



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EXPLORER TO BE PHASED OUT

AJB will be discontinuing support of our old GUI utility product, RTS Explorer, effective December 31, 2007. Please contact your account representative to arrange a project that will upgrade you to the PABP compliant RTS Pathfinder.

AJB MOVES TO WEBEX FOR SUPPORT

AJB Support will migrate to Webex for product support in the coming weeks. Our support team will be in touch with you to tell you about our new, more secure, support procedures. Relying on a proven solution like Webex allows AJB the ability to log access to customer systems in an environment that is completely customer controlled.