



Countdown to AJB User Group 2006 Conference

AJB is pleased to announce that its second annual AJB User Conference which will be held on June 7th at the Embassy Suites Hotel – Falls View in Niagara Falls, Canada. This year's conference promises to be a very powerful business environment in addition to providing invaluable technical updates on the release of the RTS Pathfinder and various PABP product enhancements. Don't miss the conference that will launch the countdown to completing your PCI compliance activities!

Our agenda and activities will include knowledgeable guest speakers from the payment industry, point of sale software representatives, security specialists and our very own product experts. We will attempt to cover every meaningful aspect of your payment system including PCI, Sarbanes Oxley, EMV and RFID. AJB will also provide examples of unique customer applications of AJB's product suite.

This conference is a direct benefit of being a user of the AJB payment solutions. There is no conference attendance fee.

Conference attendees also get a chance to play golf at Peninsula Lakes Golf Club or take a tour of one of North America's best wine regions.



AJB Passes PABP Audit!

AmbironTrustWave a Visa-approved security assessor utilizing Payment Application Best Practices (PABP) testing procedures has determined that the AJB software suite has satisfactorily met the PABP requirements. The Ambiron PABP report was forwarded to Visa for their review and compliance determination. AJB is currently in a queue of applications awaiting a compliance listing posting to the VISA software vendor application website. To obtain a copy the letter, please visit the AJB website at www.ajbsoftware.com.

Upcoming Events

Payment Tech Step Ahead Executive Forum, April 25, 2006

NACS Tech, May 22-24, Nashville, Tennessee

AJB User Group, June 7-8, 2006

If you know of a colleague who would benefit from attending this conference, please forward this message and have them contact Wanda Fortier ext. 5383.

For more information on PABP please contact Aleem Ulla at 416-620-8808.



AJB's products are used by 19 of North America's top 100 retailers.

AJB Protects Cardholder Data

AJB's enhanced payment processing applications can prevent intruders and unauthorized users from reading cardholder data. AJB added AES encryption capability to support VISA's "Payment Card Industry Data Security Standard" (PCI) as the best defensive protection mechanism of card holder data. AES stands for Advanced Encryption Standard; it is a symmetric key encryption technique which has replaced the commonly used DES (Data Encryption Standard) algorithm. An encryption algorithm is a formula used to turn ordinary data or "plaintext" into a secret code known as "ciphertext".

AJB has developed a new application called "CryptoUtils" to provide the ability to execute various encryption commands, including control over key generation, encryption and decryption, and key maintenance. Merchants can balance their security requirements against performance levels based on the size of the key that is chosen.

Also, PCI standards require the replacement of known or suspected compromised keys in the event of a security compromise or at a set interval of time. For compliance, merchants will need to be able to initiate a key change with AJB's "Cryptoutils".

For more information on AES encryption, "CryptoUtils" or PCI compliance contact your AJB account executive.

MasterCard PayPass Initial Results

Based on real-market environments, MasterCard's PayPass contactless payment technology delivers enhanced speed and convenience while giving the customer a piece-of-mind of retaining possession of their card throughout a transaction. When combined with MasterCard's Quick Payment Service (QPS) it allows a merchant to process a transaction without requiring a receipt (although receipts are always required as an option). QPS and PayPass are targeted at merchants in the following sectors: Fast Food, Movie Theatres, Parking Lots, Convenience Stores, Petroleum / Service Station, Drug Store / Pharmacy, Video Rental, Music Retailers, Grocery / Supermarkets, Book Stores, News Dealers and News Stand Retailers, and Dry Cleaners. According to MasterCard the benefits seen by early adopters include: increased average ticket size, an average 8% increase in the speed of a transaction, increased customer convenience, increased traffic, reduced cash handling and overall enhanced customer experience.



Implications for AJB users is that MasterCard is investing significantly to enable merchants to accept PayPass and can provide merchants and acquires with marketing and promotional support, including POS customization and training.

Please contact Bohdan Myroni for more information at ext.5275.

Congratulations to the Canadian Olympians, that brought home 24 medals this year from the Winter Olympics in Turin Italy.

