



November 9, 2007

Robert Spivak
AJB
185 The West Mall, Suite 1100
Toronto, Ontario CA. M9C-5L5
Robert@ajbsoftware.com

Dear Mr. Spivak:

Re: Acceptance of Visa U.S.A. Cardholder Information Security Program (CISP) Payment Application Validation for AJB.

Visa U.S.A. is pleased to accept AJB's CISP Payment Application Validation for **Retail Transaction Server (RTS) v3.0, FiPay v2.0, FiPay PIN v2.0, PathFinder v2.0**, based on the assessment and opinion of TrustWave. Please be aware that Visa U.S.A. only recognizes the product version as validated against the Payment Application Best Practices. If AJB wishes Visa to recognize other product versions, an approved Visa assessor must independently validate those versions.

Thank you for your participation in the CISP Payment Application Best Practices, and for your diligence in applying the best practices to your product and processes. Secure payment applications when implemented in a CISP-compliant environment will minimize the potential for security breaches leading to compromises of full magnetic stripe data or CVV2, and the potential for damaging fraud resulting from these breaches.

This letter and your company's inclusion on Visa's List of Validated Payment Applications confirms Visa's acceptance of the AJB Validation Report. The List of Validated Payment Applications, located at (www.visa.com/cisp), acknowledges those software vendors that have shown their commitment to security by meeting the CISP Payment Application Best Practices.

Please note that payment applications require annual revalidation for those where major upgrade or product version changes are made. If Visa has not received AJB's Validation Report by your revalidation due date of November 15, 2008 Visa will remove your company from the List of Validated Payment Application Vendors.

If there are no changes to your product, Visa will require a letter signed by an Officer of AJB prior to the expiration date indicating no changes to the payment application. Additionally, if there are any changes to your product at any time whether major or minor, you must inform Visa of the changes. Visa will work with you to determine whether or not a revalidation is required. In addition, if you become aware of any security breach or security vulnerabilities of your application, you agree to notify Visa immediately so that we can work with you to resolve any issues.



Please note that once the Payment Application Best Practices (PABP) becomes a PCI standard, software vendors may be required to have their products reviewed, at a minimum every other year, regardless even if there no changes to the product. The revalidation is to confirm that software vendors are continuing to comply with PABP and would not hinder a merchant's ability to comply with PCI. We will keep you informed once PABP becomes a PCI standard.

If AJB would like to communicate its Visa CISP Payment Application Validation, Visa encourages you to use direct customer marketing/communications channels to market the ability of your products to operate in a CISP-compliant manner 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. Additionally, Visa will issue quarterly CISP press releases to announce newly validated payment application vendors that consent to such publication. Attached is our CISP Marketing Guidelines document, which contains our recommendations and guidance if you wish to market your compliant status to your customers and partners.

Visa may revoke this Acceptance and remove AJB from the List of Validated Payment Application Vendors at any time in Visa's sole discretion. Examples of reasons for removal include, but are not limited to, not adhering to Visa CISP Payment Application Best Practices, if AJB's Validation Report was inaccurate, or failure to comply with the terms set forth in this letter. Immediately upon notice of such revocation, your company will cease all communication of CISP validation, whether or not previously approved by Visa.

We see tremendous value in AJB's 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 "Eduardo Perez".

Eduardo Perez
Vice President, Corporate Risk & Compliance