



120 N. LaSalle Street, Suite 1250  
Chicago, IL 60602  
312-629-1111  
312-443-8028 Fax

August 1, 2007

Robert Spivak  
PABP Compliance Officer  
AJB  
185 The West Mall  
Suite 1100  
Toronto, ON M9C-5L5  
(416) 621-0296 x5255

AJB engaged AmbironTrustWave, operating under TrustWave Holdings, Inc. ("AmbironTrustWave") to conduct a third party security assessment and determine whether AJB software products have satisfactorily met the Visa Payment Application Best Practices (PABP) to the protection of cardholder data. Specifically, the assessment covers the testing procedure to validate applications are meeting Visa PABP requirements. AmbironTrustWave is an authorized Visa Qualified Payment Application Security Company (QPASC).

The following applications/modules were in scope for this assessment:

- Retail Transaction Switch (RTS) v. 3.0
- FiPay v. 2.0
- FiPay PIN v. 2.0
- PathFinder v. 2.0

Based upon the information provided by AJB regarding policies, procedures and application components that store, process or transmit cardholder data, and AmbironTrustWave has determined that AJB has satisfactorily met the security requirements as of June 19, 2007. AmbironTrustWave has recommended to the Visa that they recognize that above listed AJB application as PABP compliant.

If you have any questions concerning this matter, please do not hesitate to contact me at Compliance-QA@atwcorp.com. Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'CG'.

Christopher Gerg  
QA Manager, Compliance  
AmbironTrustWave