



First Atlantic Commerce to speak at global conference in Macau

Focus on cybercrime and mitigating fraud in Asian markets

Hamilton, Bermuda. February 24th, 2009. First Atlantic Commerce (FAC), a leading, international, online multi-currency payment and risk management solutions provider, is set to speak at the 7th Annual AIG Congress & Expo in Macau on Wednesday.

FAC's CEO, Andrea Wilson, will speak on current global trends in online fraud and how to mitigate payment fraud risk and exposure during a dedicated 'Payments and Fraud Control' session.

FAC provides consumer pre-authentication solutions for Internet merchants, processors and bank acquirers, and recently launched its suite of cGate[®] SecureRisk consumer pre-authentication solutions aimed at reducing online payment fraud, enhancing real-time payment fraud reporting, and mitigating Internet payment related risks for both bank acquirers and online businesses.

cGate[®] SecureRisk includes North American Address Verification Services (AVS), Card Verification match checks (Cvv2/CVC2), Amex CID match checks, worldwide 3-D[™] Secure solutions, IP Geolocation and Geocompliance services, and the company's newest product, cGate[®] Validate – a unique Card Account Confirmation service.

cGate[®] Validate enables banks and online businesses to validate the consumer is in possession of both the physical card, and the monthly billing statement, when an online account is established. Cardholders would be required to verify the amount, and the billing statement description of a particular transaction amount, and confirm the details at the participating merchant's web site, or customer service centre, in order to be confirmed as a legitimate cardholder.

AIG will take place at the Venetian Macao-Resort Hotel on February 25th and 26th, 2009.

For more information on First Atlantic Commerce's suite of online fraud and data management services, please visit www.firstatlanticcommerce.com or email us at info@fac.bm.

Should you wish to meet with a FAC representative during AIG, please contact tlineshill@fac.bm.

About First Atlantic Commerce

Headquartered in Bermuda, and established in 1998 to create secure card-based payment solutions for ebusinesses, FAC provides powerful technology designed to work with most merchant platforms, including Microsoft[®], UNIX, and LINUX



Press Release

platforms. FAC's cGate® technology offers service, flexibility and security to adapt to many business and bank acquirer requirements. Business solutions such as 3-D Secure™ Payer Authentication, IP Geolocation, Virtual Corporations and offshore multi-currency payment solutions are available in various international jurisdictions.