

Press Release

First Atlantic Commerce continues to meet the Payment Card Industry's highest security standards

FAC achieves PCI DSS certification for 5th consecutive year

FOR IMMEDIATE RELEASE

Hamilton, Bermuda. April 8th, 2009 — First Atlantic Commerce (FAC), a leading international, multicurrency payment gateway and data management solutions provider, announced today that it has once again achieved compliance with the 2009 Payment Card Industry – Data Security Standard (PCI – DSS).

The PCI Security Standards Council's mission is to enhance payment account data security by driving education and awareness of the PCI Security Standards. The organization was founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.

The PCI DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures.

It requires merchants and service providers that store, process or transmit customer payment card data to adhere to information security controls and processes that ensure data integrity.

FAC has been a PCI-certified payment gateway and solutions provider since 2005, and one of the first companies in the Latin American Caribbean Region to become fully certified. FAC is also certified for 3-D Secure™ MPI consumer authentication solutions in Europe, CEMEA and LAC Region.

About First Atlantic Commerce

First Atlantic Commerce (FAC) is a leading Internet, multi-currency payment and fraud risk solutions provider. Headquartered in Bermuda, and established in 1998 to create secure card-based payment solutions for e-businesses, FAC's cGate® technology offers service, flexibility and security to adapt to many business and bank acquirer requirements. FAC provides merchants with multi-currency payment solutions in addition to fraud and data management services including AVS, CVV2/CVC2/CID, 3-D Secure™ and IP Geolocation in multiple jurisdictions across Europe, Asia and the Latin American Caribbean Region. For more information, please visit www.firstatlanticcommerce.com.

About PCI Security Standards Council

The PCI DSS, a set of comprehensive requirements for enhancing payment account data security, was developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. International, to help facilitate the broad adoption of consistent data security measures on a global basis. For more information, please visit www.pcisecuritystandards.org.