



securepay

Payment Gateway & Virtual Terminal

Customer Vault

AMGsecurePay.com

PCI Certified Storage of Customer Payment Information



Customer Vault Overview

Security Concerns

The Customer Vault was designed specifically for businesses of any size to address concerns about handling customer payment information. Visa and MasterCard have instituted the Payment Card Industry (PCI) Data Security Standard to protect cardholder data—wherever it resides—ensuring that members, merchants, and service providers maintain the highest information security standard.

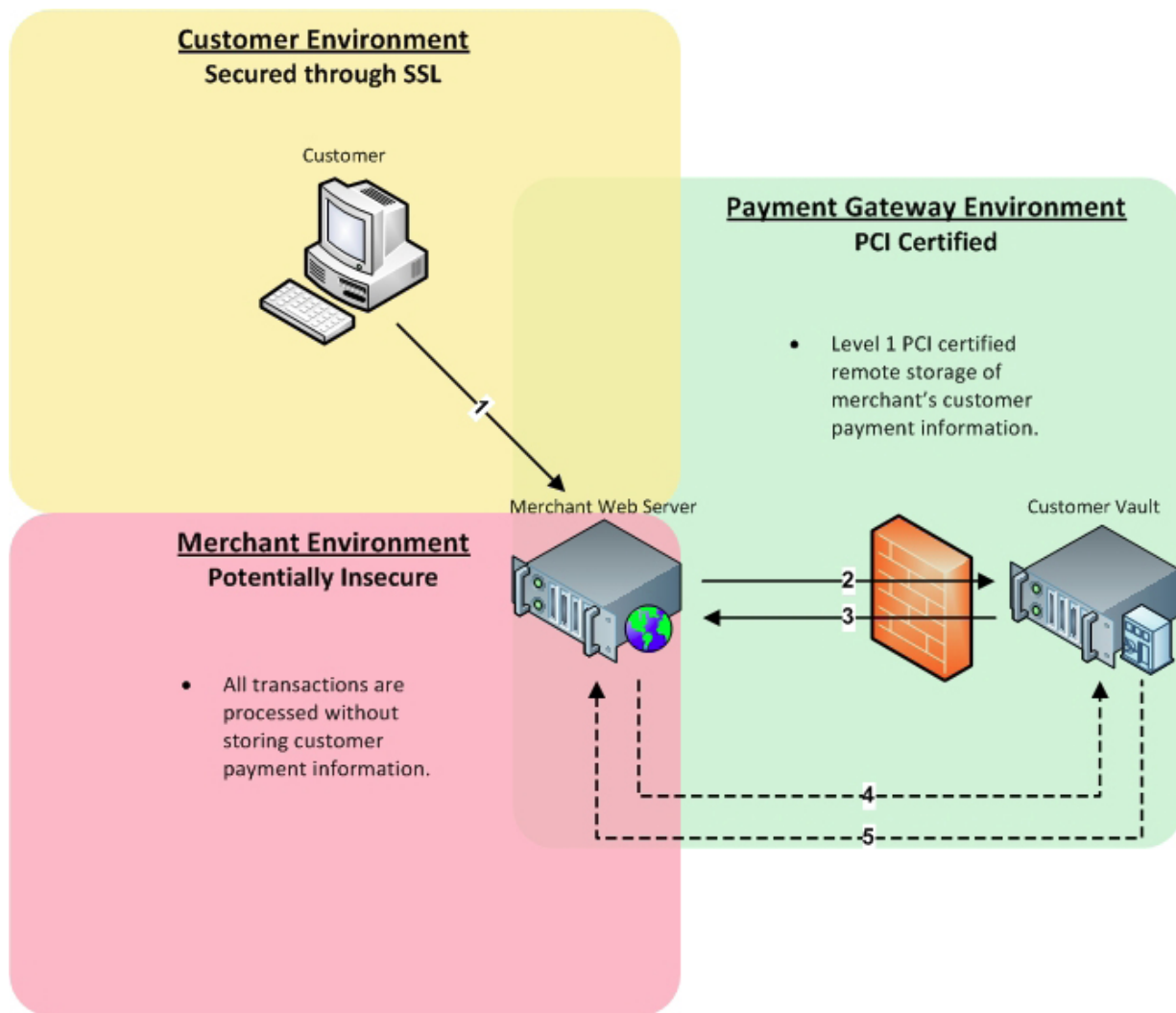
These associations have also deemed that merchants will be held liable for any breach of cardholder data. This has become a major concern for merchants who may handle credit card or electronic check payments, but are looking to avoid the tremendous costs and resources involved in becoming PCI compliant.

Customer Vault Solution

The Customer Vault allows merchants to transmit their payment information through a Secure Sockets Layer (SSL) connection for storage in our Level 1 PCI certified data facility. Once the customer record has been securely transmitted to the Customer Vault, the merchant can then initiate transactions remotely without having to access cardholder information directly. This process is accomplished without the merchant storing the customer's payment information in their local database or payment application.

Furthermore, using the SecurePay Redirect Method in conjunction with the Customer Vault allows merchants to process transactions without transmitting any payment information through their web application. This unique approach provides best of class application flexibility without any PCI compliancy concerns. The SecurePay Redirect API (Advanced Programmers Interface) is available by request of the project manager.

The Customer Vault **Process Flow** is described below on page 2.



An initial Customer Record creation using the Customer Vault

1. The Cardholder securely submits payment details to the merchant's website / application.
2. The merchant's website securely connects to the Customer Vault and creates customer record of "1234", which contains all customer data including payment details.
3. The Payment Gateway responds to the merchant as to whether the customer record was created successfully or not. 30 days later, the merchant wishes to charge the customer again using customer record "1234".
4. The merchant's website / application connects to the Customer Vault and remotely loads customer record "1234" to initiate a \$50.00 charge.
5. The Payment Gateway processes the transaction and responds to the merchant with the transaction response from the processor(s).

Value Proposition

Merchants who utilize the Customer Vault can process transactions and maintain an up to date customer database without storing any customer payment details. All sensitive customer data was transmitted through encrypted channels and authorizations, captures, refunds and settlements were managed remotely without storing any cardholder data locally. This gives the merchant unparalleled application flexibility while shifting its liability of PCI compliancy.

The Customer Vault can store both credit card and electronic check payment details. Access to the Customer Vault is granted through a secure online interface. The interface specification is described by an API (Advanced Programmers Interface) Integration Manual which is sent by request to the project manager. The Customer Vault and Payment Gateway interface has been Level 1 PCI compliant since 2004.

About AMG & AMG SecurePay

SecurePay is a PCI/CISP certified provider of secure, reliable, IP-based Payment Gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via Web sites, at retail, and on wireless devices.

Since 2001, we have made it our business to lead the way in payment processing. We process payments for merchants in both brick-and-mortar as well as cyber storefronts throughout the U.S. and Canada with more than \$1.6 Billion in transactions annually (2006). We can help your business thrive by giving you more ways to succeed now and in the future. It's why more and more Internet retailers and service providers rely on us to handle their payments. But that's just the beginning. There's more to us than our state-of-the-art systems, our premier point-of-sale transaction processing and our payment gateway's.

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