



Payment Processing, Inc. Launches PayMover Lockdown Program Eliminating ‘In-the-Clear’ Card Data from Payments Equation

*Industry-first encryption-based program features
\$150,000 Breach Reimbursement Guarantee for Developers*

Newark, CA - April 13, 2011 -- Payment Processing, Inc. (PPI), the industry leader for integrated payments, announces *PayMover Lockdown*, the industry’s first encryption-based program upheld by the PCI Security Standards Council written exclusion and recognized as out-of-scope by the acquiring processor for removing all in-the-clear cardholder data. PayMover Lockdown is supported by the PayMover SecurePlus technology platform and includes a Breach Reimbursement Guarantee for Developers, financially protecting developers who properly integrate and deploy the solution.

Software Developers are struggling with the effort and significant costs associated with PCI validation, as well as the extensive list of methods for securing card data. It is the position of Payment Processing, Inc. that the only logical solution to securing cardholder information is to remove in-the-clear card data, eliminating the PCI Compliance requirement and, more importantly, protecting the merchant from card data theft. PPI is backing PayMover Lockdown with an industry-first Breach Reimbursement Guarantee for Developers, which will cover up to \$150,000 in legal costs associated with the software developer’s defense against a customer in the case of a card data breach.

“PayMover Lockdown is an important addition to the comprehensive services available through the PayMover SecurePlus technology platform,” commented PPI President, Eddie Myers. “Our partners – more than 1,500 of them – have made it clear that they do not have the time or resources to keep up with a growing and shifting list of requirements to maintain compliance. A solution in which card data is locked down at the entry point and never stored locally is the only viable solution to the card data security dilemma for integrated payments.”

The PayMover Lockdown program includes:

- The Breach Reimbursement Guarantee for Developers
- Transaction support through PPI’s acquiring processor
- PCI out-of-scope validation supported by:
 - Visa Data Field Encryption Best Practices Guidelines
 - PCI Security Standards Council FAQ 10359, concerning encrypted data being out of scope
- An Integration Resource Kit for developers, which comprises:
 - The specific data field encryption-only PayMover application programming interface (API)
 - The Integration checklist used by PPI Developer Services to perform in-house code reviews, certifying the integration never allows card data in the clear
 - A secure implementation guide which developers can brand to implement their payment application, in a PCI secure manner, at the merchant location
- Developer Services, including:

- Integration assistance, ensuring proper development
- Implementation assistance, ensuring proper installation
- Certification specific to the removal of all in-the-clear card data
- Forensic support in case of a breach

Software developers may learn more about PayMover Lockdown by calling 800.774.6462 ext. 6966 or visiting www.paypros.com/lockdown.

About PayMover SecurePlus technology

The PayMover SecurePlus technology platform from Payment Processing, Inc. includes:

- Encryption solutions covering all transaction types including credit, debit, handkeyed and gift
- Encrypted signature capture support
- Free in-house decryption services
- Tokenization support for the removal of card data storage for repeat and return customers via PayMover SecurePlus Managed Payer Data
- All information required to support the application's reporting and reconciliation functionality

About Payment Processing, Inc.

Since 1995, PPI has been partnering with software developers and their customers, delivering nothing less than robust, stable, fully supported and profitable integrated payment solutions. In 2010, PPI processed in excess of \$6.5 billion in Visa® and MasterCard® payments. We provide developers with a full range of in-house services for building and promoting integrated payment solutions, including PPI-developed hosted payment services, integration support, customer support, marketing assistance and PA-DSS/PCI DSS security services. It's why more than 1,500 partners and 46,000 businesses have selected Payment Processing, Inc. as their dedicated payment professionals. Learn more at www.paypros.com.

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