

CERTIFICATE OF VALIDATION

igxglobal, Inc. is pleased to provide this Certificate of Validation regarding the PCI Assessment and Accreditation for **Pay Soft International, Inc., a level 1 service provider, located at 396 Alahambras Circle South Tower #204 Coral Gables FL 33134**, is **COMPLIANT** with the PCI DSS 2.0 requirements regarding their:

- ▶ **PaySafe Gateway** - a payment gateway service supporting the acceptance of cardholder data for payment processing via a virtual terminal and a XML web service for supported third party payment application and terminals.

Reviews of documentation, technical testing, and interviews occurring during the month of January 2013. igxglobal. igxglobal, Inc, a certified QSA and PA-QSA, conducted this audit pursuant to PCI DSS v2.0 requirements, standards and guidelines and in accordance with PCI DSS Security Audit Procedures v2.0 and generated the PCI DSS Report of Compliance on February 1, 2013.

Pay Soft hosts a payment gateway service for companies utilizing an in-house developed payment application. This service allows companies to process both card-present and card-not-present transactions through the payment gateway service. Pay Soft processes payment transactions directly or indirectly dependent upon a merchant's chosen interface method. The service allows a merchant to transmit payment using a credit card data via one of two channels: a virtual terminal interface or an XML web-service interface.

Virtual Terminal: a web-based interface that a merchant may access utilizing a common web browser. This interface allows a merchant to enter a consumer's billing information, Primary Account Number (PAN), Card Validation Code or Value (three-digit or four-digit number printed on the front or back of a payment card), and Expiration Date.

XML Web Service: a web service interface that allows a merchant to utilize a supported third-party payment terminal or payment application to transmit collected cardholder data directly to the payment gateway server. The merchant will collect the consumer's cardholder data with their supported third-party application and transmit magnetic stripe data or the Primary Account Number (PAN), Card Validation Code or Value (three-digit or four-digit number printed on the front or back of a payment card), and Expiration Date to the XML web service interface for payment processing.

The scope of the assessment included Pay Soft's infrastructure, applications, systems, and supporting network components involved in transmitting and storage of payment card data. The environment on which the assessment focused was on all networks and systems handling or supporting Pay Soft's services. Physical locations reviewed included the Glendale AZ datacenter location and Pay Soft's corporate office.

Review areas included: Policy and Procedures; Personnel Interviews; Third Party Interviews; Data Flow Analysis; System Inventory and Documentation; Physical/ Environmental Security; Personnel and IT Staff Training and Awareness; Internal Vulnerability Assessment; Host/Network Diagnostic; Access Control; Data Storage; Wireless Network Analysis; Testing of Deployed Security Measures; and Monitoring/Response Assessment.

A review was conducted to ensure that no connectivity from the corporate network to the cardholder environment or management server exist. Physical inspection and technical testing of communication attempts to and from the corporate environment to the card holder environment and the management

network confirm that the corporate business network environment is physically segmented and therefore out of scope of PCI DSS 2.0 requirements.

igxglobal, Inc. reviewed results of Pay Soft's four (4) most recent quarterly scans, completed by a certified ASV vendor Qualys utilizing the QualysGuard service (3728-01-05) to confirm they covered all externally accessible (Internet-facing) IP addresses within the scope of the PCI DSS review and that the results of these scans were passing. Reviews of these security scans indicate that Aliaswire is compliant with the PCI ASV Scan validation requirements.

All requirements in the Report on Compliance are marked "in place", thereby Pay Soft has demonstrated full compliance with the PCI Data Security Standard v2.0.

A summary of Pay Soft's overall compliance with PCI DSS v2.0 guidelines and requirements is provided in the table below:

Payment Card Industry (PCI) Section Number and Title	Compliance
1. Install and maintain a firewall configuration to protect data	Yes
2. Do not use vendor-supplied defaults	Yes
3. Protect stored data	Yes
4. Encrypt transmission of CHD across public networks	Yes
5. Use and regularly update antivirus software	Yes
6. Develop and maintain secure systems and applications	Yes
7. Restrict access to data by business need-to-know	Yes
8. Assign a unique ID to each person with computer access	Yes
9. Restrict physical access to cardholder data	Yes
10. Track and monitor all access to network resources and CHD	Yes
11. Regularly test security systems and processes	Yes
12. Maintain a security policy that addresses information security for employees and contractors	Yes

All data and information provided and all analyses completed have been carefully reviewed by Pay Soft. and igxglobal. All inputs and reports related to this PCI Assessment and Accreditation, to the best of our knowledge, accurately reflect Pay Soft's current state of PCI compliance.



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