

CARD DATA SECURITY

PAYMENT CARD INDUSTRY DATA SECURITY STANDARDS

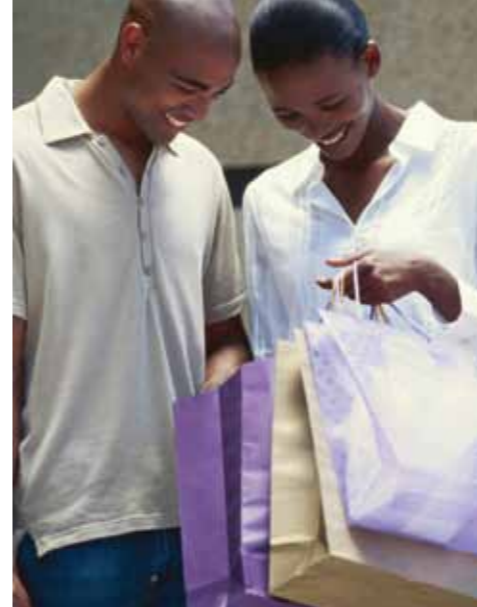
The Payment Card Industry (PCI) Data Security Standard (DSS) is a compliance requirement that aims to ensure that all cardholder data is always stored, processed and transmitted securely. It applies to all businesses and organisations involved in the processing, storing and/or transmitting of cardholder data. PCI DSS has been developed by the major credit card companies, including MasterCard and Visa, to proactively protect cardholder payment

data. It includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures.

The Standard

PCI DSS consists of a group of 6 principles and 12 accompanying security requirements.

Goals	PCI DSS Merchant Requirements
Build and maintain a secure network	<ul style="list-style-type: none"> Install and maintain a firewall configuration to protect cardholder data Do not use vendor-supplied defaults for system passwords and other security parameters
Protect cardholder data	<ul style="list-style-type: none"> Protect stored data Encrypt transmission of cardholder data across open public networks
Maintain a vulnerability management program	<ul style="list-style-type: none"> Use and regularly update anti-virus software Develop and maintain secure systems and applications
Implement strong access control measures	<ul style="list-style-type: none"> Restrict access to cardholder data by business need-to-know Assign a unique ID to each person with computer access Restrict physical access to cardholder data
Regularly monitor and test networks	<ul style="list-style-type: none"> Track and monitor all access to network resources and cardholder data Regularly test security systems and processes
Maintain an information security policy	<ul style="list-style-type: none"> Maintain a policy that addresses information security



JUNE 2009

NEDLINK
ACQUIRER

WHAT DO YOU AS A MERCHANT NEED TO DO?

The steps you must take to become compliant depend on the volume and type of transactions you process. There are four levels, the criteria and compliance requirements for each are outlined in the table below.

Level	Criteria	Compliance Requirement
Level 1	Any merchant processing in excess of 6 Million MasterCard or Visa transactions per year, and any merchant who has experienced a data breach	<ul style="list-style-type: none"> Annual on-site audit Quarterly network vulnerability scan
Level 2	Any merchant processing between 1 and 6 Million MasterCard or Visa transactions per year	<ul style="list-style-type: none"> Annual Self Assessment Questionnaire Quarterly network vulnerability scan
Level 3	Any e-Commerce merchant processing between 20,000 and 1 Million MasterCard or Visa transactions per year	<ul style="list-style-type: none"> Annual Self Assessment Questionnaire Quarterly network vulnerability scan
Level 4	Any merchant not level 1, 2 or 3	<ul style="list-style-type: none"> Annual Self Assessment Questionnaire Network vulnerability scan at least annually



2010 FIFA WORLD CUP

SAVE THE TREES

PAYMI

REDUCE BANK FEES

'CHIP & PIN' CARDS

CARD DATA SECURITY

WE WILL ASSIST YOU

As your acquiring bank we are here to assist you in your progress towards PCI DSS compliance. You as a merchant however, need to take responsibility for your own compliance and will need to pick up

the associated costs thereof. We will begin roll-out of our PCI DSS programme over the coming months and will provide you with tools to help simplify the entire compliance process.

For further information regarding the PCI DSS visit: <http://www.pcisecuritystandards.org>



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www.nedlink.co.za



MAKE THINGS HAPPEN

NEDBANK

FOREWORD

Welcome to the latest edition of the Acquirer.



Dear Merchant,

Last year, as you are aware, we experienced difficult trading conditions and 2009 so far has proven to be even more testing.

Luckily in South Africa we are shielded from some of the global down turn, through significant government infrastructure spending, i.e. the Gautrain, highway improvement programmes and the various stadiums being built around the country for 2010. With the 2010 FIFA World Cup and FIFA Confederations Cup on our doorstep, and the British Lions Tour around the corner, we are expecting an influx of foreign spend leading up to these events, which will benefit your business and our local economy.

There is an expectation that the average transactional value (ATV) of international cardholders will be significantly more than South

African cardholder spend, which bodes well for business growth. However, we urge you to take necessary precautions to avoid fraudulent activities and financial losses. Let's work together to capitalise on the potential foreign spend and manage the associated risks collectively.

On a greener note, help protect the environment by receiving your monthly merchant statement electronically.

Let's embrace the challenges and growth opportunities for the remainder of 2009.

Best regards,

Benjamin Powell

Benjamin Powell

Head: Merchant Acquiring Sales and Services

2010 FIFA WORLD CUP AND 2009 CONFEDERATIONS CUP DRAWS ATTENTION

ARE YOU READY FOR IT?

As thousands of soccer fans descend on South Africa, don't miss out on the growth opportunities.

Receive your 2010 FIFA World Cup signage and store merchandise to accept VISA cards while foreign Cardholders disembark in South Africa for the games. To be part of the games contact your Nedbank consultant for your 2010 FIFA World Cup instore signage. Prominently display the signage and start attracting cardholders into your store.



... ENSURE YOU DISPLAY YOUR SIGNAGE TO ATTRACT CARDHOLDERS INTO YOUR STORE

FIFA CONFEDERATIONS CUP 2009 IN SOUTH AFRICA

We are currently running various FIFA Confederations Cup spend campaigns with Npay and 3@1 Business Centres. Npay enables clients from all banks to make internet based Maestro and VISA Electron debit card purchases safely and conveniently using their PIN. Debit cardholders can pay for airtime, prepaid electricity, traffic fines or airline tickets at any Npay terminal in 3@1 Business Centres countrywide and stand a chance to win FIFA Confederations Cup 2009 tickets with VISA.

YOU CAN ALLOW YOUR DEBIT CARD CUSTOMERS TO PAY YOU SAFELY AND CONVENIENTLY ON THE INTERNET WITH NPAY

Use your Visa debit card and win tickets to the FIFA Confederations Cup 2009.

Pay for airtime, electricity, traffic fines or airline tickets at any Npay terminal in 3@1 Business Centres countrywide and stand a chance to win FIFA Confederations Cup tickets. Thanks to Visa.



Npay Marketing campaign at Douglasdale, Fourways and Blaigowrie 3@1 Business Centres.

Debit cardholders won spot prizes and match tickets to the FIFA Confederations cup games.



SAVE THE TREES AND HELP PROTECT THE ENVIRONMENT

E-STATEMENTS

Help protect nature as you would your business. Receiving your monthly merchant statement electronically will not only have a positive impact on the environment, but also streamline your month-end process.

Call the merchant helpdesk to activate your eStatements and make protecting the environment a way of life.

PAYMI

MAKE YOUR DEBT COLLECTIONS EASIER AND MORE EFFICIENT

START COLLECTING TODAY WITH PAYMI SPEAK TO YOUR CONSULTANT

PayMi is designed for merchants who have a list of known customers whom they wish to prompt for electronic payment via credit card on a regular or ad hoc basis. This allows your customers to make payments with the push of a button.

It's simple and convenient to setup, customise and operate. An online application is used to capture and distribute batches of data together with your own customised message to your customers. PayMi then consolidates the payment responses and provides a financial reconciliation. It's cheaper than traditional delivery methods, which makes it ideal for promotional campaign messaging. Instantaneous delivery over two secure channels with a quicker response time from your customers.



PAYMI WORKS IN 5 EASY STEPS:

- Step 1:** Specific PayMi files are set up with your customer's details.
- Step 2:** You customise the payment request with the amount outstanding to prompt a specific customer to make a payment.
- Step 3:** Paymi sends an SMS and/or email to your customer. Your customer's phone should be WAP enabled.
- Step 4:** The customer will click on the SMS and be routed to a secure page on their mobile phone or personal computer.
- Step 5:** To effect payment, your customer enters their credit card details and submits the page/email to be processed in a secure environment.

The benefits to your customers are that payment can be made anywhere, anytime over a secure channel ensuring safety and ease. Another convenient way to collect what's owed, brought to you by Nedbank.

ORDER YOUR NEDLINK POS STATIONERY CONVENIENTLY AND MORE EFFICIENTLY; EITHER VISIT WWW.NEDLINK.CO.ZA OR SMS YOUR MERCHANT NUMBER, CONTACT PERSON AND NUMBER OF TALLY ROLL BOXES REQUIRED TO:

vodacom 082 0070 0520 1669
 MTN 083 7758 0000 1669
 cell C 084 0002 2800 1669

Tally roll orders made easy.

REDUCE YOUR BANKING FEES BY DISPENSING CASH



We're finding more ways for you to reduce your costs in these tough times.

With Nedbank's Mini-ATM functionality on your point-of-sale (POS) device you can reduce your bank fees at a rapid rate by dispensing cash to customers with South African issued debit cards, such as Visa Electron and Maestro.

TIP: Now you can give your customers cash too.

To apply call 0860 114 966, speak to your merchant consultant or visit www.nedlink.co.za for more information.

'CHIP & PIN' CARDS



With an influx of foreign Cardholders as well as the introduction of 'CHIP & PIN' Cards in South Africa, you can expect to see more of these cards being issued.

ARE YOU 'CHIP & PIN' READY?

- Ensure that your POS device is enabled to accept 'CHIP & PIN' Cards
- Contact your bank to arrange 'CHIP & PIN' enablement and training for your staff in need.

HOW DO YOU BENEFIT AS A MERCHANT?

- Reduce fraud as cards cannot easily be cloned or fraudulently used.
- Correct 'CHIP & PIN' acceptance shifts liability and reduces chargebacks.
- Save time as transactions can be concluded faster and more efficiently.

REDUCE YOUR CHARGEBACKS BY PROCESSING MANUAL ENTRIES CORRECTLY

When your POS device does not work or the credit card cannot be read, you must obtain an imprint of the card on a manual voucher using an imprinter, or Zip-Zap, with your merchant plate.

The voucher must be fully completed and must include the Authorisation number, the CVV2/CVC2 number, (last three numbers on the reverse of the card), and the customer's signature.

TIP: You must retain the manual voucher for three years as proof that the card was present at the time of the transaction.

Npay

INTERNET PAYMENTS

