



VISA ASIA PACIFIC LAUNCHES FIRST-EVER FREE INTERNET VULNERABILITY SCANNING AND SECURITY ASSESSMENT SERVICE

Service Will Help Processors and Merchants Comply
More Readily With Global Security Standards

Singapore September 15, 2005 — Visa Asia Pacific has taken another step in the fight against payment system fraud by offering the world's first free security assessment service to help boost cardholder data security in the region.

Effective immediately, all parties that handle Visa cardholder data, such as Visa's member financial institutions, Internet Payment Service Providers (IPSPs) and merchants are entitled to access a free self-assessment service and to receive quarterly network vulnerability scans to validate the security of their Internet-connected systems. The service is another weapon in the armory of Visa Asia Pacific's Account Information Security Program (AIS), which helps protect sensitive cardholder account and transaction information and is mandatory for all parties handling Visa cardholder data.

Visa will partner with ScanAlert, one of the world's largest website security certification companies, to provide the free security assessment and validation service. Under the agreement, ScanAlert will also provide Visa's member financial institutions in the Asia Pacific with a comprehensive reporting system to track the AIS validation status of their merchants and service providers. The self-assessment and vulnerability scanning service, in English and Chinese, will be provided through a web portal at www.scanalert.com.

Visa Asia Pacific Payment Security Services' Head of Third Party Assurance, Edward Lodens, said, "We recognize that in today's electronic payment environment with the constant threat of criminal minds at work, cardholders are increasingly concerned about the safety of their personal data. When that protection is provided, consumer trust and confidence in the security of the payment business are maintained. With our free Vulnerability Scanning and Self Assessment service, we can make it easier for all the relevant parties such as merchants and their service providers to be compliant with Visa's global data security standards. The result will be that companies can efficiently and cost effectively validate their compliance and focus on their core business."

ScanAlert has certified thousands of online merchants in the world to the Payment Card Industry (PCI) Data Security Standard, a set of minimum standards and best practices on data confidentiality, online availability and integrity.

"With security being the number one challenge facing online retailing worldwide, ScanAlert is focused on actively ensuring acquirers, processors and merchants in the region are well prepared against intrusion. ScanAlert's vulnerability scanning technology is non-invasive and used by thousands of e-commerce merchants worldwide," said ScanAlert CEO Ken Leonard.

Ensuring Cardholder Data is Kept Secure

Visa's Account Information Security (AIS) Program is a globally mandated risk management program sponsored by Visa and run by Visa's members that applies to all entities participating in the Visa payment system. AIS is based on two fundamental principles:

- Do not store cardholder data
- If you need to store some data, encrypt it

Depending on the average monthly processing volume, an entity must perform the following tasks to validate compliance with the minimum-security standards of the AIS program:

- Annual testing through a Self-Assessment Questionnaire
- Quarterly vulnerability scanning of Internet-connected systems
- Independent third party onsite review

ScanAlert will provide the online tools to IPSPs and merchants that need to validate their organizations to Visa's AIS standard. These tools include:

- Assistance in completing the Self-Assessment Questionnaire
- Quarterly vulnerability scans of all Internet servers and network connection points
- Unlimited on-demand manual scans to retest systems
- Assistance in preparing an AIS-compliant security policy
- Comprehensive support tools including FAQs, tutorials and best practice recommendations
- Telephone technical support for vulnerability scanning
- Preparation of an AIS Validation Report upon completion of the validation of the completed questionnaire and/or scan

Visit <http://www.visa-asia.com/secured> for information on Visa's AIS program.

Visit <http://www.scanalert.com> to find out about Visa's AIS Validation Program.

About Visa International

Visa is the world's leading payment brand generating more than US\$3 trillion in annual card sales volume. Visa has unsurpassed acceptance in more than 150 countries. The Visa organization plays a pivotal role in developing innovative payment products and technologies to benefit its 21,000 member financial institutions and their cardholders. Visa is a leader in Internet based payments and is pioneering the creation of u-commerce, or universal commerce, the ability to conduct commerce anywhere, anytime, and any way. For more information, visit www.corporate.visa.com.

About Visa Asia Pacific

In Asia Pacific, Visa has a greater market share than all other payment card brands combined with 62 percent of all card purchases at the point of sale being made using Visa cards. There are currently 238 million Visa-branded cards in the region. In 2004, US\$475 billion was spent at point of sale or withdrawn from ATMs in Asia Pacific using Visa cards. Visa Asia Pacific's Internet address is www.visa-asia.com.

About ScanAlert, Inc.

Headquartered in Napa, California USA, ScanAlert is the world's largest website security certification company, protecting over 65,000 web sites worldwide through the HACKER SAFE certification program. The certification mark indicates that these sites protect the personal data of millions of shoppers every day by meeting the highest government and payment card industry web site security standards. For more information, please visit www.scanalert.com.

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