



January 24, 2013

David Squires
Swiftwire/ Online- Access

David,

The team at Payscape Advisors acknowledges that customer payment data is of the utmost importance to our merchant clients. As such any customer payment data that is transferred or stored by Payscape remains the property of our merchant clients. Once this data is stored in our Customer Vault, this data can be decrypted and accessed by the merchant account owners at their discretion. Written authorization by the merchant account owner is required to batch transfer customer payment data outside the gateway.

Sincerely,

A handwritten signature in black ink, appearing to read "DJ Gardner", with a long horizontal flourish extending to the right.

DJ Gardner
Business Develop Manager/ Senior Account Manager
Payscape Advisors