

The DataCert logo features the company name in a bold, sans-serif font. The text is centered between two thick, black, diagonal bars that point towards each other, creating a stylized, shield-like shape behind the letters.

April 12, 2006

To the attention of:

CISP Administrator
Visa USA
901 Metro Center Blvd.
Mail Stop M3-4A
Foster City, CA 94404

Dear Sir/Madam;

In the summer of 2005, atsec information security corporation (atsec) performed an on-site review of DataCert's technology and operations, and provided recommendation regarding security principles and the security functionality that is employed in DataCert's products and services. Also a detailed expert testimony was provided by atsec on the European Union electronic signature and electronic commerce legislation, and their legislative implementation related to German laws.

In the fall 2005, atsec performed network-based penetration testing against DataCert's Internet technology-based customer portal, including a network reconnaissance phase, and automated and manual dynamic black box testing. The results were analyzed and recommendations were made.

On all occasions, the atsec consultants successfully demonstrated to us their competence in the area of information security, international IT regulations, and Internet security. Also in all occasions atsec and atsec consultants clearly presented themselves and carried out engagements in utmost professionalism. From pre-sales to post delivery, we encountered no set backs or delays, nor dissatisfaction with the deliverables.

Sincerely,

Babur Ozden
Chief Operating Officer
DataCert

A handwritten signature in black ink, appearing to read 'Babur Ozden', is written over a large, faint, circular watermark or stamp. The signature is fluid and cursive.