

Exhibit 2

NATIONAL DATA PAYMENT SYSTEMS NYS Card Acceptance Guide

National Data Payment Systems
NEW YORK STATE
CARD ACCEPTANCE GUIDE

This Guide provides Authorized Users with necessary information on use of Contract #CMS1001.

National Data Payments Systems.

National Data Plaza
Atlanta, GA 30329-2010

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Card Acceptance Guide

This guide is part of your NDPS Agreement. You must follow the procedures in this guide to comply with your agreement.

When you offer your customers the payment flexibility that MasterCard® and Visa® cards represent, you are taking an important step in customer service, while opening your doors to increased sales and volume.

We want you to be comfortable with your card acceptance program and take advantage of all its features to help your business grow and prosper. The information in this booklet has been provided to supplement your merchant agreement and will assist you in the operation of your program.

We've included answers to the questions asked most frequently by card-accepting businesses like yours. If you have additional questions not covered in this guide, we encourage you to call us and talk with our merchant services representative.

Our goal is to provide you with a card acceptance program that is designed to grow with your business. Your comments and ideas help us to constantly develop new ways to meet your needs.

Introduction

Congratulations! Your decision to accept credit cards as a valid form of payment offers a valued service to your customers. It's also a good business decision, since recent studies indicate that people who use credit cards can be among your *best* customers.

How the Process Works

The process that begins when a customer presents a credit card to pay for goods and services actually starts some time earlier, when the customer submits an application to a bank that issues Visa or MasterCard credit cards.

Customer

Visa and MasterCard are sometimes known as *bankcards* because individual financial institutions issue them, banks for example, instead of by the credit card company itself, such as American Express® or Discover (pending negotiations)®.

If the financial institution accepts the customer's application, it issues the Visa or MasterCard. The card may be a *credit card*, which means that the bank has authorized a line of credit against which the customer

may draw; or a *debit card*, which is tied to the amount of money actually on deposit for the customer. In most cases, the processing for both types of cards is similar.

Merchant

Meanwhile, your business has opened a bankcard transaction deposit account with your bank, and been approved for card acceptance. Now you're ready for that first bankcard customer.

Transaction Flow

Any bankcard transaction ultimately begins and ends with the cardholder. The illustration on

the following page shows the following steps in the process:

1. The cardholder presents the card as payment for goods or services
2. The merchant deposits the draft in the deposit account at the merchant's bank
3. The draft is routed to the cardholder's bank, which debits the cardholder's account
4. The transaction appears on the cardholder's monthly statement for payment

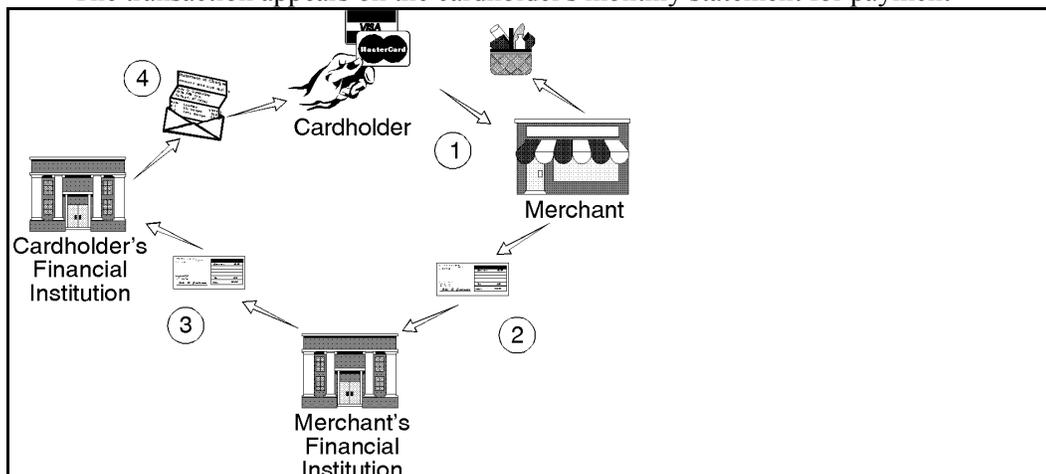


Figure 1 Transaction Flow

The process of moving the transaction information from your business to the cardholder's financial institution is called *settlement*. Visa and MasterCard maintain authorization and settlement networks for bankcard processing, and charge a fee for their use. This is the transaction percentage, and is the foundation for your discount rate.

NDPS will invoice you for each month's accumulated transaction fees.

Occasionally, a cardholder will have a question about a sales draft that has already been deposited in your account. In that case, NDPS will invoice you for the amount of the sale which amount will be paid by you to NDPS until the customer's question is resolved. This is called a *chargeback* and is described in more detail later in this guide.

Operating Guidelines

Although credit cards offer one of the simplest, most risk-free forms of payment in existence today, there are some guidelines and precautions that you should consider to help prevent inaccurate or fraudulent transactions.

Merchant Fraud

Depositing drafts belonging to another business is in violation of your NDPS Agreement and against the law in many states. "Helping out" another merchant who offers to pay you a fee or commission by depositing his/her MasterCard or Visa drafts in your account can be very dangerous and is strictly prohibited. The transactions are often questionable or even fraudulent. Schemes such as this are often referred to as "draft laundering" and typically result in a flood of chargebacks. Remember, the merchant who deposits another merchant's drafts is ultimately legally responsible for any problems resulting from the deposit.

We want to help protect you from this dangerous fraud scheme and the potential devastating losses. Draft laundering will most likely result in the termination of your card acceptance privileges. We urge you to educate your staff about this serious problem and report third party draft laundering propositions to NDPS and to the US Secret Service immediately.

Charge Restrictions

Please realize that MasterCard and Visa regulations prohibit assigning a minimum or a maximum purchase amount or adding a surcharge to credit card transactions. Regulations also prohibit the use of credit cards for cash advances, collection of bad debt, or damages, theft, etc.

Charge customers typically spend more than cash customers because of the available line of credit and the purchasing freedom credit cards represent. Encouraging patronage and not penalizing customers for paying with a credit card makes good business sense. Adding a surcharge to credit transactions is against the law in many states and violates Visa and MasterCard rules.

Protecting Cardholder Privacy

Both customers and merchants often overlook the fact that the addition of personal or confidential cardholder information on the credit card draft can open the door to fraud or other criminal activity. New MasterCard and Visa regulations prohibit listing the cardholder's personal information on the credit card draft.

Listing cardholder information, such as a phone number, driver's license or social security number, on the charge draft is unnecessary and discouraged. If you are suspicious that the transaction is not valid, do not hesitate to ask for additional identification -- preferably a photo ID. If you must list the identifying data, write it elsewhere (such as your copy of the sales receipt) rather than on the charge draft where vulnerable account number information is printed. Thousands of dollars worth of damage can be done with only a few pieces of personal information. Keeping a cardholder's information confidential is a service that your customers will appreciate.

Paper Draft Processing Procedures

NDPS provides you with all the materials you need if your business requires the ability to perform paper draft processing. The forms supplied can be used for either Visa or MasterCard sales. It is a good idea to keep your copy of the sales draft in a safe place in case a question should arise regarding the transaction in the future.

Follow these steps to process a paper draft transaction:

1. Make sure the card is valid. Check to see that:
 - . The card bears a valid Visa or MasterCard hologram

Visa Cards

The last raised card number appears on top of a silver or gold label called a hologram. A three-dimensional dove appears to move on the label as you rotate or tilt the card.

MasterCard Cards

A world design appears along with a silver or gold lozenge-shaped hologram. Two

other holograms are still in issuance -- one is a vertical triangle with the initials MC, and the other is a horizontal rectangle with an interlocking world design and MasterCard logo.

The card is not physically altered in any way.

For Visa cards, the first four digits of the embossed card number must agree with the four-digit number printed above it.

2. Imprint the draft with the card account number and any other embossed information. Use a ballpoint pen (not a soft felt tip) to enter the date, description of merchandise or service, sales amount, tax, total, and clerk's initials on the draft. Be sure that the imprint is legible on all copies of the sales draft, and then have the cardholder sign the draft.
3. Hold the card in your hand while you check the signature on the card against the one of the draft. If you are not sure of the validity of the signature, do not hesitate to ask for a second form of identification and compare the second signature or photo image with that of the customer.
4. Verify that the transaction date falls within the dates embossed on the card. Some cards have two dates -- an effective date and an expiration date. The second date shown is always the expiration date. Do not accept a transaction occurring before the first date or after midnight on the second date.
5. Call 1-800-944-1111 for an authorization. Provide the following information to the operator:

- . Bank identification number
- . Your merchant identification number
- . Cardholder account number
- . Amount of sale (dollars and cents)
- . Expiration date on the card



Note

Splitting the sale into multiple transactions is strictly prohibited.

6. Write the authorization code in the provided space on the sales draft.



Note

Obtaining an authorization does not guarantee against chargebacks.

7. If for any reason you are suspicious that the transaction may be unauthorized or fraudulent, call for a Code 10 authorization and follow the instructions given.

8. Return the card and customer copy of the sales draft to the customer.



Note

Always print the vehicle license number and state on the sales draft when the product or service is for a motor vehicle.

How To Prepare Paper Deposits

You are required to deposit the paper drafts (sales or credit) from a Visa or MasterCard transaction within three bank business days. The deposit must be attached to a merchant deposit summary.

Follow these steps to deposit paper drafts (sales or credit):

1. Place your merchant identification card in the imprinter in the same manner as you would a bankcard.
2. Place the merchant deposit summary on the imprinter in the same manner as a sales draft. Imprint the information onto the summary draft.
3. Total all your sales drafts and credit drafts. If you are using an adding machine, keep the tape for your records.
4. Enter total number of sales drafts and the total dollar amount. MasterCard and Visa sales drafts can be deposited together; there is no need to distinguish between the two. Review the sales drafts to be sure they bear legible Visa or MasterCard numbers and amounts. MasterCard uses a 16-digit account number beginning with a 5. Visa uses either a 13 or 16-digit account number beginning with a 4.
5. Enter the total number of credit drafts and the dollar amount.
6. Enter the net amount of the sales drafts and credit drafts.
7. Fill in the date.
8. Fill in your checking account number (if necessary).
9. Remove the bank copy (hard copy) and insert it into the merchant deposit envelope so that the information shows through the window. Place sales and credit drafts in the envelope behind the merchant deposit summary. Adjustments will be made to your bankcard deposits and/or your deposit account if we detect an imbalance between your merchant summary and the attached drafts.
10. File your Merchant copies of both the batch header ticket and all your sales drafts and credit drafts. Copies of sales drafts must be retained for 7 years in case a dispute arises with the cardholder. Failure to present a sales draft when requested to do so will result in a chargeback.

The most common reasons for adjustments are:

- . Drafts received do not match the amount shown on the merchant summary submitted with them.
- . The cardholder account number imprinted on a sales draft is invalid or illegible. To get credit you must correct the number and resubmit the draft with a new merchant summary.
- . Your deposit account was credited in error and has been debited to reflect a negative deposit. When adjustments are made to your deposits, you will receive an adjustment

notice.

Electronic Data Capture Merchants

Electronic Data Capture (EDC) merchants use a terminal to authorize and settle their transactions. Using EDC is preferable to using paper drafts since an electronic record of your credit card transactions is maintained throughout the business day. The terminal can be used to validate your totals before settling with NDPS at the end of the day.

Follow these steps to process an Electronic Data Capture transaction:

1. Make sure the card is valid. Check to see that:

- . The card bears a valid Visa or MasterCard hologram

Visa Cards

The last raised number appears on top of a silver or gold label called a hologram. A three-dimensional dove appears to move on the label as you rotate or tilt the card.

MasterCard Cards

A world design appears along with a silver or gold lozenge-shaped hologram. Two other holograms are still in issuance -- 1) a vertical triangle with the initials MC, and 2) a horizontal rectangle with an interlocking world design and MasterCard logo.

- . The card is not physically altered in any way.

- . The transaction falls between the effective date and the card's expiration date. If the current date is not within the specified range, do not accept the card.

- . For Visa cards, the first four digits of the embossed card number must agree with the four-digit number printed above it.

2. Follow the terminal authorization procedures as described in your Global Payments Quick Reference Guide.



Obtaining an authorization does not guarantee against chargebacks.

Follow these steps if you are using a printer.

3. Have the cardholder sign printer-generated sales draft.
4. Compare the signature on the sales draft with the signature on the back of the card. Make sure that the signatures match.
5. If the signatures match, hand the cardholder the customer copy of the sales draft and return the card. Your sale is now complete.
6. If the signature looks suspicious, call **1-800-944-1111** and request a Code 10 authorization. **You must also take a manual imprint of the card.**



If a terminal swipe is unsuccessful, you must obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records.

Follow these steps if your terminal is not connected to a printer:

3. Imprint the card number on the sales draft.

Follow these steps to imprint the card number on the sales draft:

1. Place the card on the imprinter face up. Make sure the card is properly positioned so that all information embossed on the card and your merchant identification plate is legible on the sales draft.
2. Place the sales draft face up over the card in the imprinter, making sure that the draft is held properly by the imprinter's guides.
3. Move the imprinter handle completely across the draft with a quick, firm motion, and return the handle to its original position.
4. Be sure that the imprinted information is legible on ALL copies of the draft. If not, print the complete information above (not over) the imprinted information.
5. Use a ball point pen (not a soft felt tip), to enter the date, description of merchandise or services, sales amount, tax, total and clerk's initials on the draft.
6. Have the cardholder sign the sales draft.
7. Compare the signature on the sales draft with the signature on the back of the card. They must match.
8. Hand the cardholder the customer copy of the sales draft and return the card. Your sale is now complete.
9. If the display on the terminal is CALL or the signature looks suspicious, call the authorization number at 1-800-944-1111.
10. When the authorization operator answers, give the following information:
 - . Bank Identification Number
 - . Your Merchant Identification Number
 - . Cardholder Account Number
 - . Amount of Sale (dollars and cents)
 - . Expiration date on the card
11. Write the authorization code on the provided space on the sales draft.

12. All transactions authorized by phone need to be re-entered into your terminal in order to be electronically deposited. Follow the instructions on your terminal procedures for Force Transactions, located in your Global Payments Quick Reference Guide. Remember to imprint all sales that are forced into the terminal.

If the terminal is out of order, contact the Terminal Help Desk at 1-800-457-2638.



Note

To reduce your risk of incurring a chargeback on a fraudulent card, when receiving a referral response, the issuing bank requests an authorization through a voice operator. Contact our voice authorization center and speak directly to an operator. Do not use the Automated Response Unit (ARU) on these voice referral transactions.

Credits Prohibited

You are prohibited from initiating credits of any kind for processing by NDPS . NDPS shall not process any credits to a cardholder for exchanges, returns or otherwise. All credits will be processed via a paper check in accordance with NYS policies and procedures which process is entirely unrelated to the Agreement and NDPS.

Completing Mail and Phone Orders

Since a visual identification cannot be made for cardholders requesting mail and phone order credit card transactions, some personal information must be obtained in order to receive authorization from NDPS .

1. Obtain the cardholder's name and card account number and record these on your sales draft. You must also obtain the cardholder's address and zip code. (You may need to provide this information when you request Authorization.)
2. Write TO (telephone order) or MO (mail order) on the signature line of the sales draft.
3. Enter transaction information into terminal. Refer to your Global Payments Quick Reference Guide for instructions on manually entering sales transactions.



Note

An authorization for a phone order or mail order transaction does not guarantee against chargebacks. You may verify the billing address of the cardholder with the Authorization Center or the cardholder's bank. The Customer Service Department can provide you with the number of the cardholder's bank if necessary.

Merchant Deposits

If you are using Electronic Data Capture (EDC) to process your credit card transactions, DO NOT submit paper sales drafts for deposit into your bank deposit account. Transaction information should be transmitted to NDPS using terminal settlement at the end of each business day. Refer to your Global Payments Quick Reference Guide for information on completing terminal settlement procedures. If you are unable to complete a terminal settlement, please contact the Terminal Help Desk at 1-800-457-2638 for further instructions.

Draft Retrieval Requests

Occasionally, the cardholder's issuing institution may require a copy of a sales draft for a billing question. You should always keep complete records for all credit card transactions for such requests. Retain original sales drafts for seven full years; federal law requires you retain copies

or microfilm of all drafts for at least three years.

When a request is made for a sales draft from your records, we forward a retrieval request to you listing the following information:

- . Cardholder's account number
- . Reference number
- . Dollar amount
- . Date of the transaction

We recommend using a storage system that is sorted chronologically by date and then by cardholder account number.

Do not store sales drafts in alphabetical order by customer. The cardholder name is not part of the retrieval request record.

Forward a copy of the draft along with the request form to the appropriate processing center. To avoid chargebacks for *copy not received*, you should always obtain a copy and mail or fax it to the requesting party within the specified time.

If a request for a copy of a sales draft is not complied with within the number of days indicated on the retrieval request, a chargeback can occur. You should give requests for draft copies top priority to avoid this type of chargeback.

Contact Customer Service if you would like to receive the retrieval requests via fax rather than U.S. Mail.

Sample Photo Retrieval Request

A sample retrieval request letter is shown below.

03/17/94

ABC Inc.
 1577 N.E. Expressway
 Atlanta, GA 30329

Attention:

We have received requests for copies of credit card sales drafts which are stored at your location. Listed below is information to assist in retrieving the drafts from your files. Please fax or mail copies of these drafts along with this letter to the numbers or address below.

It is extremely important that these items be received by 03/27/94 to prevent a possible debit to your account. If you are mailing, please allow 4 days' delivery time. If you have any questions, please call Betty Lawson at 404-728-2078 (9:00 to 5:00 EST) or Lorraine Flamer at 404-728-2080 (9:00 to 5:00 EST). Thank you for your prompt attention to this routine matter.

Merchant/Chain: 1234567890 Return Address:
 NDPS/Card Acceptance Services -
 P.O. Box 740154
 Atlanta, GA 30374
 Attention: Retrieval Department

Method: Fax to 404-728-3445 or 404-728-3280

NDPS Control Information	Account Number	Date	Amount	MCOM	RC
Your Location - Reference/Control Number Information					
5407000178	03/11/94	4063010123456789	03/08/94	168.18	E 41
		(ARN: 854421354867899911481857)			
		BATCH TOTAL:	DTL: 94067164752		

Your Right To a Rebuttal

If you receive notification of a chargeback, you have the right to request a rebuttal. A rebuttal is a merchant's written reply to a chargeback that provides documentation proving that the sale was valid and that proper merchant procedures were followed. Rebuttals must be completed within the number of days indicated on the chargeback notification. Contact Customer Service at 1-800-367-2638 for more information on rebuttal procedures.

Chargebacks

A chargeback is a reversal of a previous sale transaction. If you receive a chargeback, you will be invoiced for the indicated amount. Reasons for chargebacks include a cardholder dispute or an error in handling on the part of a merchant's staff. Chargebacks are rare if proper authorizations and processing procedures are followed.

You can significantly reduce the chance of receiving a chargeback notification by taking the following precautions:

Do not charge a cardholder before shipping the merchandise

- Obtain a card imprint for all manual entry transactions
- Do not accept an expired card or cards before the effective date on a dual dated card

- . Understand that you assume all responsibility for the identity of the cardholder for mail order and telephone order sales
- . Prepare and submit a written rebuttal within the time specified on the chargeback notification
- . Accept cards where the cardholder account number is valid
- . Authorize all sales
- . Do not accept sales that are declined
- . Do not accept sales that are not authorized for the exact amount

- . Verify arithmetic on sales drafts
- . Charge the cardholder for the correct amount
- . Deposit the sales draft before the contractual time limit
- . Credit the cardholder via paper check for the returned merchandise
- . Credit the cardholder via paper check for a canceled order
- . Do not deposit the sales draft more than once
- . Do not deposit an incomplete sales draft
- . Verify that the signature on the sales draft matches the signature on the card
- . Verify the authorization code
- . Do not accept a sales draft without a cardholder signature
- . Do not participate in a suspicious transaction
- . Do not obtain an authorization by using multiple transaction/split sales drafts
- . Do not accept a card where the account number obtained off the magnetic stripe does not match the account number on the draft

Supplies

NDPS provides all of the supplies you will need for completing MasterCard and Visa credit card transactions. You will be provided with a supply order card, which can be mailed in, or you may call to order supplies. A blank supply order card is included with each supply order you receive.

The following additional supplies can be ordered:

- . Imprinter
- . Terminal
- . Printer (required for EDC merchants processing debit transactions)
- . Authorization stickers
- . MC/Visa window decals & cash register signs
- . Merchant plate & plastic
- . PIN Pad

Customer Service

Toll-free, 24-hour customer support and voice authorization is available through NDPS. Refer to your Global Payments Quick Reference Guide for a listing of customer service phone numbers. Forward your merchant account inquiries regarding policies to:

NDPS
P.O. Box 378
Suite 400
Hanover, MD 21076

Please include your merchant number and daytime telephone number with all inquiries.



All inquiries should be received within 60 days of discrepancy.

Working Together To Prevent Credit Card Crime

The constantly increasing number of credit cards in circulation is evidence that credit is a payment option that people rely on and trust. NDPS commitment to providing the highest security levels for credit transactions helps both you and your customers feel safe about using credit cards. However, there are some precautions you can take that can significantly decrease the probability of fraud or another credit-related crime from occurring.

Prohibited Transactions

Merchants who accept credit cards must be aware of prohibited transactions and the penalties that can be imposed if a prohibited transaction is completed. A prohibited transaction is one that is not in compliance with the operating regulations of the Visa or MasterCard associations, and/or policies and procedures as defined in the NDPS Agreement. If deposited, sale drafts involving prohibited transactions will be subject to chargeback and may lead to suspension or termination of the Authorized User's EVTA-2 Work Order Form, perhaps immediately!

The following are examples of prohibited transactions:

- . Processing transactions to cover previously incurred debts, such as bounced checks, or payment for returned merchandise
- . Processing a sale on a previously charged back transaction
- . Accepting transactions that are declined by the Authorization Center
- . Accepting cards with an invalid effective date
- . Accepting expired cards
- . Using a split sale to avoid Authorization requirements
- . Giving cash to the cardholder

- . Delivering goods or performing services after notice of a cancellation by the cardholder of a pre-authorized order
- . Accepting transactions where the signature on the Visa or MasterCard and the one on the sales draft are not the same
- . Engaging in factoring (laundering) or accepting or depositing drafts from other banks, merchants or businesses which you may own or purchase, but are not explicitly listed in your current application (or supplements to it) currently on file with us
- . Depositing a sales draft twice
- . Depositing a sales draft in one or more financial institutions for payment before or after you deposit it with us

Educate your staff about prohibited transactions to reduce the risk of accepting counterfeit or fraudulent card transactions. A fraudulent transaction could involve an invalid account number, or a valid number with unauthorized use. Unauthorized use of a lost or stolen card is one of the greatest contributors to fraud losses.

In the case of stolen cards, fraud normally occurs within hours of the loss or theft -- before most victims have called to report the loss. Checking the signature becomes very important in these first few hours of loss. Also keep in mind that the thief may have altered the signature panel, or re-embossed the card, to change the account number slightly.

Spotting Counterfeit / Altered Cards

Knowing the distinctive qualities of both Visa and MasterCard credit cards can help you detect counterfeit or altered cards.

Color

Check the card for discoloration or an uneven feel. Edges should be smooth.

Embossing

Check to see that the account number and name embossing is even in size and spacing, and that it has not been ironed and re-embossed. Check the valid dates to see that they have not been altered to extend the term of an expired card. MasterCard embossing starts with a 5. Visa card embossing starts with a 4. The first four digits of the card number correspond to a small number printed on the card face just above the account number.

Signature Panel

The signature panel is printed with a colored MasterCard or Visa background pattern. It should be smooth to the touch and should not show evidence of tampering. The panel should be signed, and the signature should correspond to the signature on your sales draft.

Hologram

The hologram is a three dimensional foil image put on the card that helps deter counterfeiting. The foil material can be gold or silver, and the image should reflect light and change as you rotate the card.

Visa's hologram consists of a dove in flight.

MasterCard's newest hologram is called the MC Micro Globes. It shows two-dimensional rings made up of repeated MC. The three-dimensional globes consist of high-resolution texture mapping of continents onto black spheres. The word MasterCard is distinguishably micro-printed in the background of the hologram in two alternating colors. A hidden image is placed at a specific angle in the hologram during the manufacturing process.

MasterCard Card Formats

MasterCard has introduced a new card format called the Universal card. The same basic design is used for all MasterCard cards. Until all cards are replaced by the new format, you may see the two previous MasterCard card formats at your place of business. Cards may be any color or even feature a background pattern or a photograph. Regardless of the card design presented, check the signature and other card features for validity and don't hesitate to call for a Code 10 authorization if you are suspicious.

Optional Security Features

The following features are optional for MasterCard credit cards and may not appear on all cards:

The unique security character, embossed on the lower right portion of the card front, is your signal that the following two security features should be present on the card:

1. A small account number with a three-digit verification code printed on the signature panel in reverse italic, slightly indented characters.

2. An encoded account verification number programmed into the magnetic stripe which will correspond to and verify the number which is indent printed on the signature panel.

VISA Card Formats

Every Visa card is designed with special security elements to deter counterfeiting and alteration. When you are presented with a Visa Classic, Visa Gold (Premier), or Visa Business Card, look for the following elements.

Security Features

The following features are required for all VISA credit cards and must appear on all cards:

- . Unique embossed symbol CV, C, or PV, for Classic, Business or Premier Visa cards, respectively.
- . Micro-printing around the Visa logo.
- . The issuing bank identification number embossed in the first four card numbers. This bank ID number is also printed directly above the first four card numbers.

Pick Up Card Procedures

If you receive a pick up card response from your terminal or the Authorization Center, you are eligible for a cash reward from Global Payments. Simply cut the card in half directly through the entire account number.

Place the card in an envelope along with your name, merchant number, date of pick up, and your address and mail it to:

NDPS.
Settlements
7240 Parkway Drive
Suite 400
Hanover, MD 21076

Glossary

Authorization: Verification of a bankcard transaction by a bankcard-issuing bank or other institution, or by an

approved independent service provider. Authorization is initiated by accessing (by voice or electronic terminal, as appropriate) NDPS designated authorization center(s).

Bankcards or Cards: Visa and MasterCard credit and/or debit cards.

Bankcard Transaction or Transaction: Transactions between a merchant and a cardholder for the sale or rental of goods, the provision of services evidenced by a sales draft or credit draft, or where permitted by agreement between NDPS and merchant, or by an electronic equivalent of a sales draft or credit draft, which is presented to NDPS by the merchant for processing through the Interchange Systems.

Cardholder: The person or entity whose name is embossed on a card or whose name appears on a bankcard as an authorized user.

Chargeback: When used as a noun, a bankcard transaction which is reversed and the amount of which is then due and payable by you to NDPS. The amount of each chargeback will be invoiced to you. When used as a verb, the act of reversing a transaction and invoicing for payment of the value of the transaction.

Code 10: A call that allows the merchant to inform the authorization center of a possible fraudulent transaction without alerting the cardholder (or other person presenting the bankcard).

Deposit Account: A business checking account designated by the merchant through which all bankcard transactions and adjustments are processed by NDPS.

Factoring or Laundering: A merchant's presentation to NDPS of what would otherwise be a sales draft but is not, because the underlying transaction is not between the merchant and the cardholder. This includes, but is not limited to, merchant's processing, debiting, negotiating or obtaining payment pursuant to the NDPS Agreement in connection with a purported transaction if the merchant did not furnish, or agree to furnish at some later time, the goods or services comprising the purported transaction.

Identification Number: A 9-13 digit number each merchant is provided under the NDPS Agreement.

MasterCard/VISA Interchange Systems or Interchange System: Processing systems, which facilitate the interchange and payment of transactions between cardholders and persons, and entities (including merchant) that accept cards.

Merchant : An Authorized User entering into an EVTA-2 Work Order Form with NDPS , as well as all personnel, agents and representatives of the Authorized User.

Merchant Summary: A form on which the merchant imprints the merchant's identification number, and which provides a summary of the merchant's bankcard deposits.

Merchant Identification Card: A plastic card issued to the merchant by NDPS which contains the merchant's identification number, name and location, including the number of the deposit account.

Operating Regulations or Regulations: Unless specifically referred to as the operating regulations of either Visa or MasterCard, the current operating regulations of both Visa and MasterCard.

Pre-authorized Order: A cardholder's written authorization to make one or more charges to the cardholder's card account at a future date.

Recurring Payments: A series of transactions in which, sales drafts will be processed by the merchant on an ongoing basis, unless and until canceled by the cardholder.

Sales Draft: A paper or electronic record of a sale, rental or service transaction which the merchant presents to NDPS for processing, through the Interchange System or otherwise, so that the cardholder's card account can be debited and the deposit account may be credited.

Split Sale: Preparation of two or more sales drafts for a single transaction on one card account in order to avoid authorization procedures.

Voice Authorization: Authorization obtained by telephoning an operator.