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## **FSV Payment Systems Completes MasterCard's Risk Assessment Management Program Review**

HOUSTON--Nov. 22, 2004--FSV Payment Systems (FSV) announced on Wednesday, Sept. 22, 2004, that it had completed and passed the MasterCard® Risk Assessment Management Program (RAMP) review.

The Risk Assessment Management Program (RAMP) demonstrates MasterCard's continued commitment to reduce fraud and increase profitability for members. "As has always been our quest, we are dedicated to providing the highest level of quality possible to our clients and cardholders," stated Eric Miller, chief executive officer at FSV.

MasterCard requires that each member conduct its issuing and/or acquiring activity in such a manner to avoid the risk of fraud. To evaluate a member's initial and continuing ability to avoid such, MasterCard has developed standards to determine adequate and effective loss control programs and makes sure they are in place.

MasterCard standards include criteria such as a rules-based authorization strategy, limits on single and multiple-day transaction velocity and monetary spending, and the capability to react quickly to fraud attacks by adjusting authorization system parameters in a timely fashion. Also, the member must demonstrate the existence and use of meaningful controls with programs designed to monitor merchant authorization and deposit activity in terms of number and dollar volumes.

"We look forward to working with MasterCard now and in the future to ensure the protection of our cardholders and clients against fraud," Miller stated. "Having completed the RAMP review with MasterCard shows that protecting against fraud is one of our highest priorities."

### **ABOUT FSV PAYMENT SYSTEMS**

FSV Payment Systems offers a robust suite of unique, host-based stored-value and payroll debit card solutions direct to large employers and to financial institutions through an exclusive agreement with Fiserv Inc. (Nasdaq:FISV). The FSV processing platform is both proprietary and configurable, allowing for the delivery of both standard and non-standard programs based on consumer requirements. For more about FSV, go to [www.fsvpaymentsystems.com](http://www.fsvpaymentsystems.com), [www.paychekplus.com](http://www.paychekplus.com), or [www.payrolldebitcards.com](http://www.payrolldebitcards.com).

### **ABOUT MASTERCARD USA INC.**

MasterCard International Inc., a global payments company, is headquartered in Purchase, N.Y. and is one of the most recognized and respected brands in the world. MasterCard manages a full range of payment programs and services, including MasterCard® credit and debit cards, Maestro® online debit cards, Cirrus® ATM cash access, and related programs. MasterCard International is a membership corporation with approximately 25,000 members worldwide. MasterCard International is the principal operating subsidiary of MasterCard Incorporated, a private, SEC-registered share company whose shares are owned by the principal members of MasterCard International. MasterCard is accepted at over 22 million locations worldwide.