



PCI // FRAUD FREE

ALPINE PAYMENT SYSTEMS



Are You Fraud Free?

Alpine Payment Systems

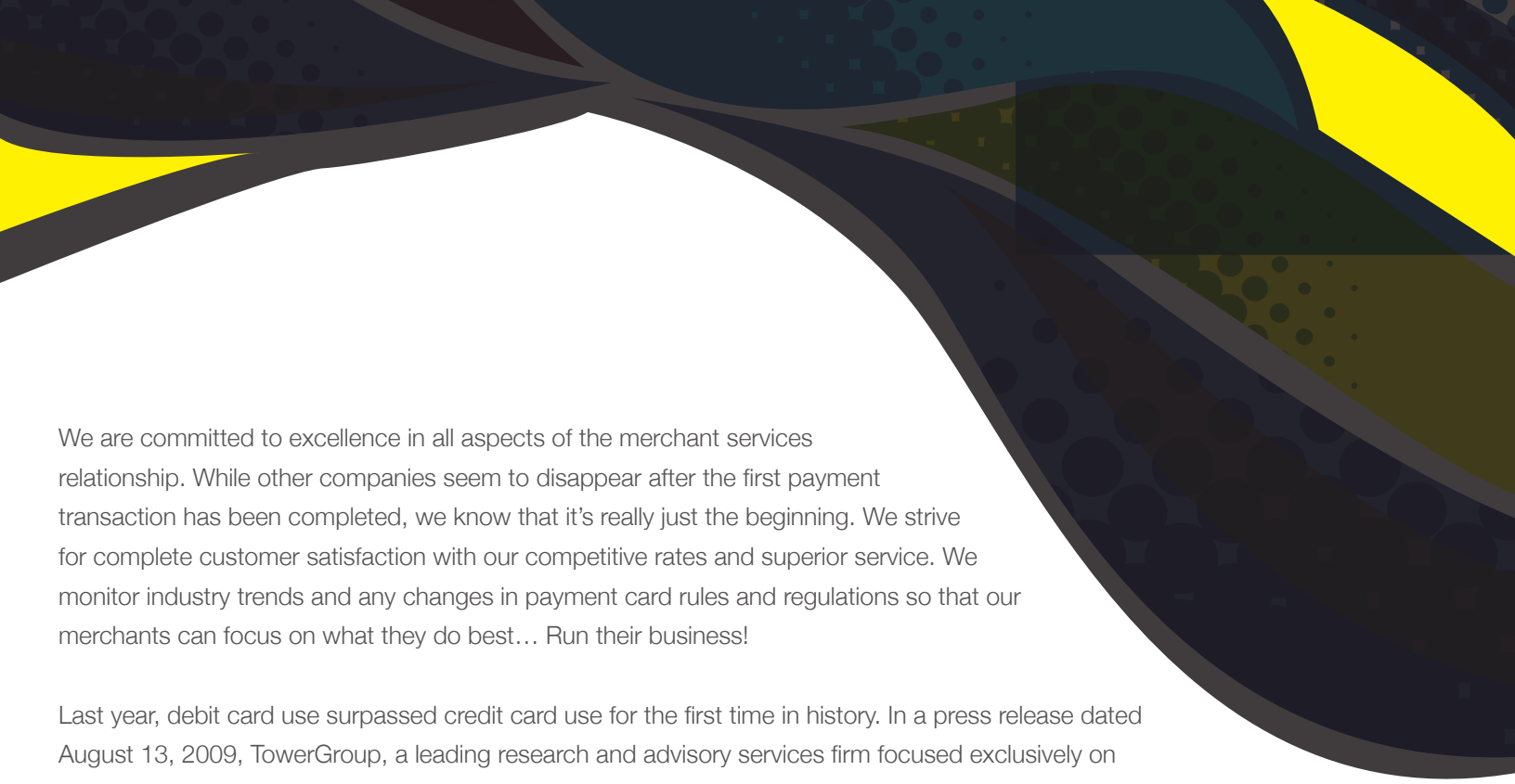
Because “One-Size -DOES-NOT -Fit-All”

Alpine Payment Systems is a rapidly growing merchant services company located in the Pacific Northwest. For more than five years, we’ve been specializing in customized payment processing solutions for small to large businesses, featuring a wide variety of industry-specific products and services that can be tailored to meet each customer’s individual needs. By providing the best retail or commercial credit card processing options available, we continue to move steadily toward our goal of becoming the leading Independent Sales Organization (ISO) in America.

Alpine Payment Systems is a registered ISO of Wells Fargo Bank, N.A, an accredited member of the Better Business Bureau, the National Restaurant Association, various State Restaurant Associations and the Oregon Petroleum association. We work closely with several large processors, primarily First Data Merchant Services, the world’s largest processing company. By passing along the many benefits that accompany our strong ties and established business relationships, our merchants experience true peace-of-mind, knowing that their transactions are both safe and secure.

There is no such thing as a “one-size-fits-all” payment processing solution, but Alpine Payment Systems is not a “one-size-fits-all” company. With customized service plans for individualized markets, accompanied by the most innovative and technologically-advanced equipment available, we offer our merchants a wide variety of business payment solutions certain to meet their every desire.

It is important for a business owner to have all of the facts in order to choose the best payment processing solution for their particular operation. However, with so many options available, picking the right one can be a daunting task. Unlike some providers who try to hide between the lines of their contracts by making them difficult to understand, our experienced account specialists work side-by-side with our merchants, educating them on the technical details behind their credit card processing systems and guiding them through the entire setup process. The end result is a satisfied merchant who feels confident in their decision.



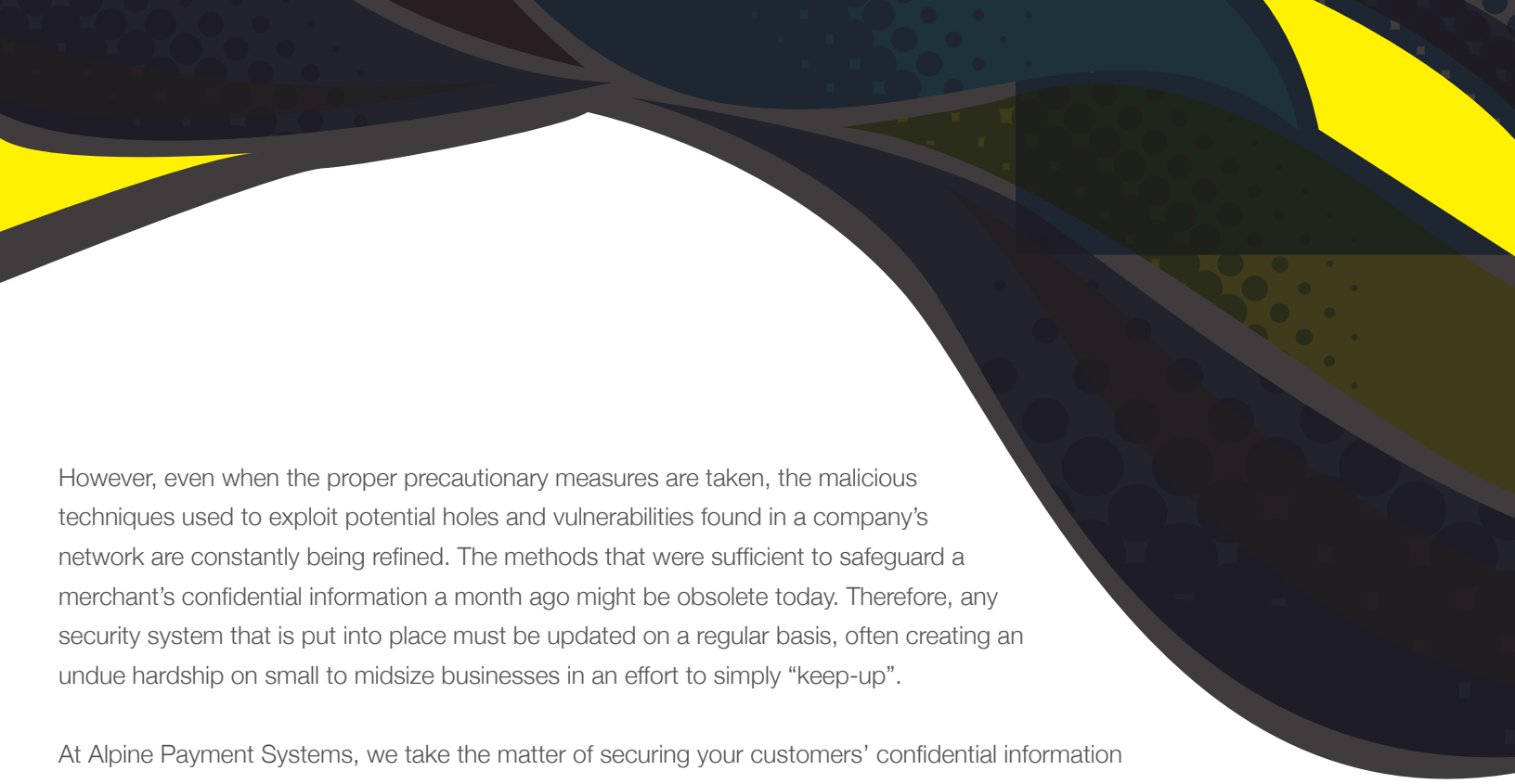
We are committed to excellence in all aspects of the merchant services relationship. While other companies seem to disappear after the first payment transaction has been completed, we know that it's really just the beginning. We strive for complete customer satisfaction with our competitive rates and superior service. We monitor industry trends and any changes in payment card rules and regulations so that our merchants can focus on what they do best... Run their business!

Last year, debit card use surpassed credit card use for the first time in history. In a press release dated August 13, 2009, TowerGroup, a leading research and advisory services firm focused exclusively on the financial services industry, states that "In less than 15 years, debit card transactions in the United States grew from 1 percent of non-cash transactions to more than 50 percent." Their prediction? "Debit cards will thrive through 2015 thanks to the recession and changes in credit market and consumer spending habits." (1)

According to a 2002 article in Entrepreneur magazine which discussed Online vs. Offline Debit Transactions, "both forms of debit acceptance let merchants offer payment flexibility to their customers, which in turn can capture impulse buying, generate higher-ticket purchases and improve customer loyalty. But PIN-based debit transactions offer added advantages, such as... virtual elimination of chargebacks and fraud, [as well as] potential for additional revenues from surcharges." (2)

Whether it's helping our merchants save money or helping them to navigate the murky waters of PCI compliance, Alpine Payment Systems always has the customers' best interest at heart. This individual approach is what lead company president, Robert Ensminger, to bring the unique concept of DINE FRAUD FREE (tm) to the forefront of the restaurant industry. It was during a trip to Europe three years ago that Robert saw the security and ease of using a handheld-wireless, credit card and PIN-based debit device in the dining environment. Since that time, he has made it his personal mission to bring this innovation to hundreds of restaurants across the country.

Each day, more and more cases of identity theft and credit card fraud are splashed across our national headlines. According to a Javelin Strategy and Research report (3), there were almost 10 million victims of identity theft in 2008 alone (a 22% increase from 2007). Consumer confidence is down, and rightly so. The DINE FRAUD FREE program puts customers' minds at ease because with the help of Ultra-Secure Bluetooth technology, "the card never leaves their hand"! But DINE FRAUD FREE does more than build instill confidence. By speeding table turns and shortening transactions times to a mere 4 seconds, wait staff productivity is significantly improved, boosting tip volume and increasing overall profits. We guarantee that by incorporating one of our many payment processing solutions to accept PIN-based debit transactions, merchants will pay less than before, often saving as much as 40% on their monthly processing fees!



However, even when the proper precautionary measures are taken, the malicious techniques used to exploit potential holes and vulnerabilities found in a company's network are constantly being refined. The methods that were sufficient to safeguard a merchant's confidential information a month ago might be obsolete today. Therefore, any security system that is put into place must be updated on a regular basis, often creating an undue hardship on small to midsize businesses in an effort to simply "keep-up".

At Alpine Payment Systems, we take the matter of securing your customers' confidential information very seriously. We understand the significant business risks and financial costs that a compromise would pose to your business, including suspension of credit card processing rights and substantial fines per incident in addition to the expenses and fraudulent transactions resulting from the breach. Therefore, we have made it our resolve to stay informed of the ever-changing rules and regulations regarding PCI compliance, so that you don't have to.

All of the major payment card associations such as Visa, MasterCard, American Express and Discover require strict adherence to a set of universal security standards compiled by the PCI Security Standards Council. We recognize that the certification process can not only be overwhelming, but many businesses aren't aware that the rules even exist. That's why we've designed a way to simplify validation of compliance, making it as convenient and straight-forward as possible. By joining forces with SecurityMetrics, a leading provider of PCI audit and scan services, we offer a step-by-step approach to help guide our merchants through the entire certification process.

This new feature provides our merchants with 24/7 unlimited support, detailed remediation instructions if any vulnerabilities are found, as well as automated reminders to ensure continued compliance. They enjoy the confidence that comes with knowing that the equipment supplied by Alpine Payment Systems is compliant with current PCI/VEPP Standards, while our Compliance Assistance Program provides the necessary tools for continued PCI Security Standards adherence into the future.

With an in-depth understanding of the mounting challenges that many business owners are faced with today, Alpine Payment Systems' portfolio continues to grow. Our knowledgeable team of professionals welcomes your interest and looks forward to a rewarding and prosperous relationship with you for many years to come!