



REVERBERATIONS REVERBERATIONS

Vol. XIII No. 2

February 2008

COMING SOON!

Foreign Payment Services

Let Your Customers Pay in the Currency They Prefer!

ECHO is proud to announce that we are developing a new Foreign Payment Service enabling merchants to accept payments in multiple currencies through Visa and MasterCard and receive funds in U.S. dollars.

You'll enjoy increased credibility and sales abroad by providing foreign customers a sense of familiarity with prices posted in their own medium of exchange. A guaranteed daily rate table will guide you in setting prices.

You'll also receive the same prompt settlement of funds as U.S. dollar transactions, and be able to track foreign payments through online and machine-readable reporting.

There are no set-up fees for this service. For additional information about this upcoming feature, please contact your *ECHO* Sales Representative or call: 1-800-262-3246 ext. 5.



ECHO and Discover® Network

ECHO is pleased to inform you that we have entered into a merchant acquirer relationship with Discover Network. Over the next several months, *ECHO* will transition from simply authorizing Discover Network cards to being a full service, authorization-and-settlement provider for merchants accepting Discover Network. If you're not already accepting Discover Network, this creates a new opportunity to grow your business.

Take this occasion to leverage your *ECHO* relationship and maximize the benefits for you! Give us a call to get set up today at 1-800-262-3246, ext. 5

Existing Discover Network Accounts with *ECHO*

There are no changes to existing Discover Network merchant accounts. However, if you later choose to add locations, we may need to issue your business a new Discover Network merchant number.

We are excited to provide an integrated solution with Discover Network acceptance, with everything from customer support to a statement consolidated with Visa and MasterCard transactions. Additional information will be provided to you through the course of the transition through Reverberations or other communications.



PCI Compliance: “The Digital Dozen” Requirement 2 of 12 - Change Defaults

We continue our series on PCI DSS Compliance with a positive progress report from VISA. In a press release issued on January 22, VISA reported that by the end of last year, PCI DSS validated compliance increased to 77%, up from only 12% in March 2007 for Level 1 merchants, those with at least 6 million credit card transactions per year. Level 2 merchants which handle 1 to 6 million transactions per year, were 62% validated, up from only 15% a year earlier.

To help insure complete compliance, we are examining one PCI DSS requirement per month throughout 2008 in Reverberations. Your Merchant Agreement has a clause stating that you must be PCI DSS compliant to process credit cards.

Requirement 2: “Do not use vendor-supplied defaults for system passwords and other security parameters”

Imagine purchasing a digital steel wall safe with a programmable combination to secure cash, valuables, and important documents. After installation, your first action would presumably be to change the vendor

supplied combination of 1234ABCD, because it’s the same code given to everyone who purchases this model.

Similarly, computer network components are the “safe” that contain customer credit card information. These components come with “vendor-supplied defaults” such as passwords and network management protocols, which are certainly more complicated than the above example, but are well known in hacker communities.

Payment card network members, merchants and service providers (regardless of size) that store, process or transmit cardholder data, must make sure the default “combinations” to their network have been changed and all industry known exploitation weaknesses in their networks have been hardened. Consult with your systems administrator or a qualified PCI vendor to make sure your network is PCI DSS compliant.

Please visit www.echo-inc.com/PCI/ to download your own copy of the PCI Digital Security Standards, useful industry resources and PCI vendors that can assist with compliance. We also invite you to call our corporate security department at 1-800-262-3246, ext. 7.



Merchant Referral Program

We are now offering \$50.00 to thank you for referring a business that opens up a merchant account with *ECHO*. Thanks for telling family, friends, and clients about *ECHO*'s full suite of credit card and check services at attractive rates. For more information, see insert or call 800-262-3246 ext. 5.

***ECHO* Assisting Online Merchants With Traffic Building — Receive a Valuable Link From *ECHO* —**

Just a reminder: If your business has a website, and you would like to be listed on our upcoming resource page, please visit www.echo-inc.com/link.html for easy instructions. In return, we would like you to link to us. It’s a low-impact way to provide your endorsement of our services.

February 20 February 20 System Maintenance Schedule February 20 February 20

System maintenance is performed on the third Wednesday of every month. This will be between 1:30 a.m. and 5:30 a.m. Pacific Standard Time (PST). If you require additional information, our Customer Support department is open 24 hours daily and can be reached at 800-262-3246, ext. 1.