

**Question 1:** Has RBS WorldPay experienced another breach?

**Answer:** There have been no incidents other than the November 2008 incident that was disclosed by RBS WorldPay in December 2008.

**Question 2:** Is RBS WorldPay PCI DSS compliant?

**Answer:** RBS WorldPay received a PCI DSS Report on Compliance (ROC) in June of 2008. Since receiving this ROC, there have been no material system changes to the RBS WorldPay network that would negatively alter its PCI DSS certification status as set forth in its June 2008 ROC. Because of a data compromise that occurred in November of 2008, Visa® has asked that RBS WorldPay re-certify or obtain a new ROC. RBS WorldPay is actively working on revalidation and expects to have its new ROC by the end of April 2009 – a full two months ahead of the usual annual revalidation timeline. In addition, RBS WorldPay will be certified against the latest, enhanced PCI DSS certification standards.

**Question 3:** Is RBS WorldPay still able to process Visa transactions? And, do you anticipate losing your acquiring status with Visa?

**Answer:** RBS WorldPay continues to process Visa transactions and board new merchants. In fact, Visa has recently confirmed that RBS WorldPay remains a service provider to its merchants, and Visa has never suggested, nor given us any reason to believe, that RBS WorldPay will lose its acquiring status.

**Question 4:** Does Visa's requirement to have RBS WorldPay re-certify PCI compliance mean that RBS WorldPay merchants are now non-compliant with PCI rules?

**Answer:** Visa's decision will have no impact on our merchant's PCI DSS compliance status or on RBS WorldPay's ability to process Visa transactions.

**Question 5:** Who will be liable for merchant-related fines due to PCI compliance?

**Answer:** Visa has assured RBS WorldPay that the PCI DSS compliance status of RBS WorldPay will not cause merchants to be subject to non-compliance fine assessments if all other standing PCI DSS validation requirements have been satisfied by the merchant. Additionally, no transaction will be downgraded for interchange purposes as a result of the PCI DSS compliance status of RBS WorldPay.