



**FIFTH THIRD  
PROCESSING SOLUTIONS**

January 11, 2008

Jim Min  
911 Software  
1730 S. Federal Hwy, #389  
Delray Beach, FL 33483

Dear Jim:

Please accept this letter as notice that 911 Software has completed the testing and certification process with Fifth Third Processing Solutions (FTPS), and has successfully certified the following:

Software name	CreditLine
Software version	v. 3.03.xx
Message format	<input type="checkbox"/> 510 retail <input type="checkbox"/> 510 restaurant <input type="checkbox"/> 510 lodging <input type="checkbox"/> 600 <input checked="" type="checkbox"/> 610 <input type="checkbox"/> Visa K
Capture type	<input checked="" type="checkbox"/> host capture <input type="checkbox"/> terminal capture
Industries supported	<input type="checkbox"/> retail <input checked="" type="checkbox"/> restaurant <input type="checkbox"/> MO/TO <input type="checkbox"/> eCommerce <input type="checkbox"/> QSR <input type="checkbox"/> lodging
Tender types supported	<input type="checkbox"/> credit <input type="checkbox"/> debit <input checked="" type="checkbox"/> Premier Issue gift card <input type="checkbox"/> EBT <input type="checkbox"/> check (specify _____)
Access methods	<input type="checkbox"/> dial <input checked="" type="checkbox"/> SSL gateway <input type="checkbox"/> TCP/IP
SSL Production Gateway	PROD.SSL53.COM/AUTH
Username/Passwords	The username/password you used for access during testing and certification will be used in production as well and is now available in our production environment.  <b>NOTE:</b> SSL usernames/passwords are assigned by software developer, not merchant. Therefore, any merchant using your software will need your username/password to access the Fifth Third SSL gateway. Fifth Third will not assign unique usernames/passwords by merchant.
Other information/comments	Credit is currently certified on CreditLine using the Visa K message format.  The gift card module will plug into an existing engine. The engine handles the RRN's, wrapping the transaction for SSL transmission and the queuing of the transactions. 911's software uses the 610-message set and I have confirmed with Jim that the software queues the transactions and only has one transaction in-flight at a time. The software does not send a batch release – terminal records will need to be configured for autoclose.

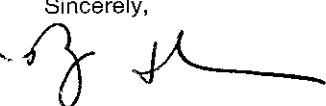
- **Online Authorization:** FTPS online certification testing of transaction processing was successfully completed. Any problems or anomalies that might have been encountered were corrected or sufficiently addressed during this process
- **Settlement Testing:** The FTPS settlement group has executed the settlement testing of all transactions, and responses were received as expected.

This letter certifies that the software defined above has been tested to the best of our ability in a test environment. There may be additional modifications that need to be made to the software when a merchant using the software is in production. Fifth Third will contact you in this event.

Please be advised that FTPS can only certify software from our perspective. Please keep in mind that any interchange surcharges or other non-qualifying assessments are the sole responsibility of any merchant using the product. As such, any merchant using your product must thoroughly review and continually monitor their invoices and reporting from Fifth Third on an ongoing basis to ensure their sales qualify for the proper interchange fees. The MD-081 (Merchant Daily Interchange Adjustment Report) details surcharge information. When a merchant is assessed any surcharges or other non-qualifying assessments which are believed to be incorrect, the merchant should notify their assigned Relationship Manager immediately. →

If you have any questions concerning this information, please do not hesitate to contact me at 810-714-0952.

Sincerely,




\$ 20

**Nancy J. Vance**

**Assistant Vice President, Sr. Product Manager**

**Fifth Third Bank Processing Solutions**

## 600/610 TRANSACTION SET

Date	9/5/07
Merchant/VAR Name	911 Software
ACRO (when applicable)	N/A
Contact Name	Jim Min
Contact Phone	(561) 392-9606 or (561) 459-4866 (cell)
Contact Email	jmin@911software.com
<b>Summary of Items to be Certified (check all that apply):</b>	
Message Type	<input type="checkbox"/> 600 <input checked="" type="checkbox"/> 610
Industries Supported	<input checked="" type="checkbox"/> Retail <input checked="" type="checkbox"/> QSR <input type="checkbox"/> Direct Marketing/MOTO <input type="checkbox"/> eCommerce <input checked="" type="checkbox"/> Restaurant (gift card only)
Tender Types Supported	<input type="checkbox"/> Credit (check all that you will certify) <input type="checkbox"/> VISA, <input type="checkbox"/> M/C, <input type="checkbox"/> Amex, <input type="checkbox"/> Discover, <input type="checkbox"/> Int'l Diners, <input type="checkbox"/> JCB, <input type="checkbox"/> Carte Blanche <input type="checkbox"/> Debit (PIN-based) <input type="checkbox"/> EBT Food <input type="checkbox"/> EBT Cash <input checked="" type="checkbox"/> Premier Issue or merchant's proprietary gift card <input type="checkbox"/> Check Authorization (Non-VISA POS Check) <input type="checkbox"/> VISA POS Check <input type="checkbox"/> Non-Fuel Fleet <input type="checkbox"/> Point of Sale Activation (POSA)
Access Methods Supported	<input type="checkbox"/> Dial <input checked="" type="checkbox"/> SSL <input type="checkbox"/> TCP/IP (frame relay/VPN) <input type="checkbox"/> Dial back-up
Special Support Items to be Certified	<input type="checkbox"/> Proximity/contactless payments <input type="checkbox"/> Cardholder activated transactions (CAT) <input type="checkbox"/> Recurring/bill payments <input type="checkbox"/> Partial reversals <input type="checkbox"/> AVS on key-entered transactions <input type="checkbox"/> CVV2/CVC2/CID on key-entered transactions <input type="checkbox"/> Purchasing card level II processing <input type="checkbox"/> Credit block (QSR SIC 5814 only)
Store & Forward Processing (choose one)	<input type="checkbox"/> Store & forward (SAF) processing is supported and will be certified. <input checked="" type="checkbox"/> Store & forward (SAF) processing is NOT supported. Please describe process for stand-in processing: SAF does not apply to gift cards.
Void Undelivered Logic (choose one)	<input checked="" type="checkbox"/> Initiated by the host <input type="checkbox"/> Initiated by the merchant (supported in 610 only)
Comments, questions, concerns, etc...	

## 600/610 TRANSACTION SET

### EBT Cash: Swiped only

NOTE: EBT receipts MUST be certified by Fifth Third.

<i>Transaction Type</i>	Check each transaction type you will certify:	Fifth Third Use ONLY Check if transaction was certified:
Sale, no cash back	<input type="checkbox"/>	<input type="checkbox"/>
Sale, with cash back	<input type="checkbox"/>	<input type="checkbox"/>
Sale time-out reversal	<input type="checkbox"/>	<input type="checkbox"/>
Sale void	<input type="checkbox"/>	<input type="checkbox"/>
Balance inquiry	<input type="checkbox"/>	<input type="checkbox"/>
Cash only	<input type="checkbox"/>	<input type="checkbox"/>

### Gift Card (Swipe or Manual)

<i>Transaction Type</i>	Check each transaction type you will certify:	Fifth Third Use ONLY Check if transaction was certified:
Activate	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchase	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Reload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unload	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Close	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Void of all transactions listed above	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Balance Inquiry	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Batch Totals	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchase with Remaining Balance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchase with Full Redemption	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-Auth/Pre-Auth Completion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mini-Statement	<input type="checkbox"/>	<input type="checkbox"/>

### Checks (Certeqy)

<i>Transaction Type</i>	Check each transaction type you will certify:	Fifth Third Use ONLY Check if transaction was certified:
Check Authorization (Certeqy)	<input type="checkbox"/>	<input type="checkbox"/>

### VISA POS Check

NOTE: VISA POS Check receipts MUST be certified by Fifth Third.

<i>Transaction Type</i>	Check each transaction type you will certify:	Fifth Third Use ONLY Check if transaction was certified:
Check Conversion	<input type="checkbox"/>	<input type="checkbox"/>
Check Conversion with Cash Back	<input type="checkbox"/>	<input type="checkbox"/>
Void	<input type="checkbox"/>	<input type="checkbox"/>

## 600/610 TRANSACTION SET

<b>Non-Fuel Fleet</b>			
<b>Transaction Type</b>		Check each transaction type you will certify:	<b>Fifth Third Use ONLY</b> Check if transaction was certified:
Sale		<input type="checkbox"/>	<input type="checkbox"/>
Return		<input type="checkbox"/>	<input type="checkbox"/>
Sale time-out reversal		<input type="checkbox"/>	<input type="checkbox"/>
Return time-out reversal		<input type="checkbox"/>	<input type="checkbox"/>
Sale force – prior auth		<input type="checkbox"/>	<input type="checkbox"/>
Sale void		<input type="checkbox"/>	<input type="checkbox"/>
Return void		<input type="checkbox"/>	<input type="checkbox"/>
Auth Only		<input type="checkbox"/>	<input type="checkbox"/>
<b>Point of Sale Activation (POSA)</b>			
NOTE: POSA receipts MUST be certified by Fifth Third.			
<b>Transaction Type</b>		Check each transaction type you will certify:	<b>Fifth Third Use ONLY</b> Check if transaction was certified:
Prepaid Balance Inquiry		<input type="checkbox"/>	<input type="checkbox"/>
Prepaid Activation		<input type="checkbox"/>	<input type="checkbox"/>
Prepaid Activation Store & Forward		<input type="checkbox"/>	<input type="checkbox"/>
Prepaid Purchase/Redemption		<input type="checkbox"/>	<input type="checkbox"/>
Prepaid Reload		<input type="checkbox"/>	<input type="checkbox"/>
Prepaid Reversal (void)		<input type="checkbox"/>	<input type="checkbox"/>
<b>Administration</b>			
<b>Transaction Type</b>		Check each transaction type you will certify:	<b>Fifth Third Use ONLY</b> Check if transaction was certified:
Batch Close/ EOD (required for 600, optional for 610)		<input type="checkbox"/>	<input type="checkbox"/>
Batch Inquiry Current Batch		<input type="checkbox"/>	<input type="checkbox"/>
Batch Inquiry Previous Batches		<input type="checkbox"/>	<input type="checkbox"/>
<b>Network Management (800 messages):</b>			
<b>Transaction Type</b>		Check each transaction type you will certify:	<b>Fifth Third Use ONLY</b> Check if transaction was certified:
Echo message		<input type="checkbox"/>	<input type="checkbox"/>
Key Management (DES Encryption Only)		<input type="checkbox"/>	<input type="checkbox"/>
Terminal Validation (only supported in the 610 message)		<input type="checkbox"/>	<input type="checkbox"/>
Lane Validation (required if certifying 610 with host-managed void undelivered logic)		<input checked="" type="checkbox"/>	<input type="checkbox"/>

## 600/610 TRANSACTION SET

**Notes to Developers:**

- Bank, merchant and terminal numbers must be configurable within the software.
- Authorization time-out values must be configurable within the software.
- Configuration settings for CVV2 and AVS result codes must be supported.
- EBT, VISA POS check and POSA receipt certification is required (Fifth Third must approved receipts generated by POS).
- SSL usernames/passwords are typically assigned at the VAR level and should be embedded with the production SSL URL into the software.
- VARs certifying to the 610 must be able to generate unique STANs.
- The POS/software must be able to support two unique TIDs when host capture products (debit, EBT, gift card, POS check) are used in a terminal capture environment (510 or Visa K for credit). Both TIDs must be configurable.

<b>For Fifth Third Use ONLY:</b>	
5/3 Developer assigned during development phase:	Kevin R. Johnson
5/3 Developer assigned during certification phase:	Vernon Douglas
Certification completed (date)	
Describe any limitations or omissions to this certification:	N/A
TAPP Entry	'1E' – "911SW610"
Debit Group (when applicable)	N/A
Software/Product Name (obtain from Software Developer)	CreditLine
Software version (obtain from Software Developer)	v. 3.03.xx
Terminal Type (manufacturer, model, etc...)	N/A
Terminal Application Name	N/A
Was this cert completed with any other cert (e.g. 510, Visa K, etc...)? If so, explain/describe:	N/A
Other Comments	<p>A few notes regarding 911's engine.</p> <p>The gift card module will plug into an existing engine. The engine handles the RRN's, wrapping the transaction for SSL transmission and the queuing of the transactions. 911's software uses the 610-message set and I have confirmed with Jim that the software queues the transactions and only has one transaction in-flight at a time. The software does not send a batch release – terminal records will need to be configured for autoclose.</p>