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1730 South Federal Highway, # 339
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Subject: 911 Certification (Middleware)

Recent analysis of SVdot 4.0 transaction messages sent on the 12 and 14 of September, 2007 for transactions sent via Datawire to our North platform demonstrates the 911 Software - application CreditLine version 3.03 is within the guidelines set by Giftcard Merchant Interface Specifications. Merchant Technical Implementations has confirmed that all SVdot 4.0 transactions were received in the proper format through the noted interface below at the First Data Prepaid host. Below is an outline of the communication method and transaction types that were successfully validated.

Format Specifications:

*Merchant Interface Specifications
SVdot 4.0 Transaction Manual
Version 4.0, Release 11
Date: 08/17/2006*

Software:

CreditLine, version 3.03

First Data Interface and Communication Protocols:

Datawire via North Platform

The record format validation was successful and includes only the following First Data Giftcard transaction set:

- Activation, 0100
- Redemption, 0200
- Redemption Unlock, 0201
- Redemption No NSF, 0202
- Reload, 0300
- Inquiry, 0400
- Inquire Current Balance with Lock, 0401
- Balance Adjustment, 0460
- Cash Out, 0600
- Timeout Reversal, 0704
- Void of Redemption, 0800
- Void of Reload, 0801
- Void of Activation, 0802

- All transactions contained field C0. 911 Software sent 840 = USD currency. This is hardcoded.
- 0402 – Partial Lock was tested. However, 911 Software does not send the amount to Partial Lock. All lock transactions were for the full account balance.

Lastly, due to the type of record format utilized, this product will require testing and format validation for each enhancement that affects the giftcard software.

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