



November 27, 2006

Darryl Wright
Main Street Softworks, Inc.
2831 NW 41st Street Suite J
Gainesville, FL 32606
darryl@monetra.com

Dear Mr. Darryl Wright:

Re: Acceptance of Visa U.S.A. Cardholder Information Security Program (CISP) Payment Application Validation for Main Street Softworks.

Visa U.S.A. is pleased to accept Main Street Softworks CISP Payment Application Validation for **Monetra V 5.5.0**. based on the assessment and opinion of Security Metrics. Please be aware that Visa U.S.A. only recognizes the product version as validated against the Payment Application Best Practices. If Main Street Softworks wishes Visa to recognize other product versions, an approved Visa assessor must independently validate those versions.

Thank you for your participation in the CISP Payment Application Best Practices, and for your diligence in applying the best practices to your product and processes. Secure payment applications when implemented in a CISP-compliant environment will minimize the potential for security breaches leading to compromises of full magnetic stripe data or CVV2, and the potential for damaging fraud resulting from these breaches.

This letter and your company's inclusion on Visa's List of Validated Payment Applications confirms Visa's acceptance of the Main Street Softworks Validation Report. The List of Validated Payment Applications, located at (www.visa.com/cisp), acknowledges those software vendors that have shown their commitment to security by meeting the CISP Payment Application Best Practices.

Please note that payment applications require annual revalidation for those where major upgrade or product version changes are made. If Visa has not received Main Street Softworks' Validation Report by your revalidation due date of, **October 31, 2007**, Visa will remove your company from the List of Validated Payment Application Vendors.

If there are no changes to your product, Visa will require a letter signed by an Officer of Main Street Softworks prior to the expiration date indicating no changes to the payment application. Additionally, if there are any changes to your product at any time whether major or minor, you must inform Visa of the changes. Visa will work with you to determine whether or not a revalidation is required. In addition, if you become aware of any security breach or security vulnerabilities of your application, you agree to notify Visa immediately so that we can work with you to resolve any issues.

Please note that once the Payment Application Best Practices (PABP) becomes a PCI standard, all software vendors are maybe required to have their products reviewed, at a



minimum every other year, regardless of no changes to the product. The revalidation is to confirm that software vendors are continuing to comply with PABP and would not hinder a merchant's ability to comply with PCI. We will keep you informed once PABP becomes a PCI standard.

If Main Street Softworks would like to communicate its Visa CISP Payment Application Validation, Visa encourages you to use direct customer marketing/communications channels to market the ability of your products to operate in a CISP-compliant manner to your customers. Channels specifically targeting your customers, such as your company website, sales presentations, brochures, and customer newsletters, seem to be more effective than other, broader-based messages. Additionally, Visa will issue quarterly CISP press releases to announce newly validated payment application vendors that consent to such publication. Attached is our CISP Marketing Guidelines document, which contains our recommendations and guidance if you wish to market your compliant status to your customers and partners.

Visa may revoke this Acceptance and remove Main Street Softworks from the List of Validated Payment Application Vendors at any time in Visa's sole discretion. Examples of reasons for removal include, but are not limited to, not adhering to Visa CISP Payment Application Best Practices, if Main Street Softworks' Validation Report was inaccurate, or failure to comply with the terms set forth in this letter. Immediately upon notice of such revocation, your company will cease all communication of CISP validation, whether or not previously approved by Visa. Visa reserves the right to terminate the Payment Application Best Practices Program.

We see tremendous value in Main Street Softworks' participation in this crucial security program. We appreciate your continued support and commitment to safeguarding the payment industry.

Sincerely,

Eduardo Perez
Vice President, Corporate Risk & Compliance

Cc: Gary Glover, gglover@securitymetrics.com