



Platform Rationalization Announcement

TO: EFSnet Users
FROM: First Data USA

DATE: 06.16.2008
SUBJECT: EFSnet Retirement – Frequently Asked Questions

Summary:

As you know, First Data is planning to retire the EFSnet platform on **March 31, 2009**. This notice provides answers to typical questions EFSnet users may have regarding the retirement plan and the alternative solutions available.

General Questions:

Why are you retiring EFSnet?

- First Data is retiring EFSnet in favor of technology solutions that meet a wider range of merchant needs, including transaction performance, access to multiple processing platforms, diversity of payment tender types, and data security.

Why are the alternative solutions better than EFSnet?

- The alternative solutions represent improvements in functionality, stability and performance, beyond the level that EFSnet is able to offer. Furthermore, the alternative solutions will continue to grow and evolve over time, meaning that they are not just superior to EFSnet today; they will be increasingly so in the future.

How will the retirement impact me?

- If you are using a payment acceptance solution that is integrated to EFSnet, your solution will need to be updated or reconfigured to use the appropriate alternative. Many solutions are already certified to EFSnet alternatives; others may need to be certified in the future.

Do I need to sign a new merchant agreement?

- No, unless you want to adopt new products or services from your acquiring bank partner once you have migrated to the appropriate alternative solution. Contact your account management representative if you would like to expand your payment processing relationship.

Will my pricing change?

- Pricing is negotiated and determined between you and your acquiring bank partner and is a completely separate matter from the EFSnet migration. Your acquirer will contact you if pricing needs to be discussed.

Questions for Merchants Using Proprietary Solutions:

I rely on a First Data proprietary solution to do my processing. Are you going to take care of the migration on my behalf?

- Wherever possible, First Data will perform a behind-the-scenes update of its proprietary solutions. Where an update can't be performed automatically, the management team for your proprietary solution is planning an update process that minimizes any intervention required by merchant staff.

If my solution that can't be updated automatically, how much technical skill do I need to perform the update?

- The product management team for your proprietary solution will provide additional information closer to your expected migration date. All migration plans will be designed to minimize the amount of technical know-how and time required of a given product's users. In many cases, the migration may

- take the form of a simple configuration change that can be accomplished in a few minutes. When you have received additional migration information for your solution, please inform your account management contact if you have questions or concerns about how the plan affects you.

How much advance notice will I get of the update?

- The notice period will be based on the amount of direct intervention required on the user's part to complete the migration. Again, in most cases the migration will be accomplished either behind the scenes or with very little merchant effort. In these cases, a notification period of one or a few weeks will likely be offered. For more sophisticated product users, a longer notification period will apply.

Questions for Merchants Using Third-Party Solutions:

I rely on a third-party solution to do my processing. How am I supposed to know if I have migrated off EFSnet properly?

- Both your third party solution provider and your acquiring partner will be in contact with you to confirm you are properly migrated. There should be no difference in the behavior or performance of your solution due to the migration, except for any differences based on upgrading from one version to another (if your provider performs the migration as part of a general solution upgrade.) In some cases, you may be able to migrate with little more than a configuration change.

What if my solution provider charges a fee to receive an update?

- Third party pricing is a separate matter from EFSnet migration. Every solution provider sets its own pricing and fee schedules; therefore, you should contact your solution provider to determine if any fees are payable to receive necessary updates.

What if my solution provider can't or won't migrate me, or the cost is prohibitive?

- Please inform your acquiring bank partner so First Data can work with your solution provider to determine an appropriate course of action.

Questions for Merchants Who Do Their Own Development:

What alternative solution(s) should I choose?

- Your options will vary based on the EFSnet features you use today. First Data will post links and alternative solution information at the EFSnet development Web site (www.concordefsn.net/developers/documentation.asp) in the near future.

Are all the alternative solutions in place today?

- Solutions supporting over 80% of the merchant accounts and transaction volume are in place today; the remainder are being developed and are scheduled to be available later in 2008.

How soon can I start developing/certifying my new solution?

- If the necessary alternative solutions are in place, you can begin developing and certifying your solution whenever it is convenient to you. Bear in mind that you may need to re-confirm your PCI compliance, as applicable to your type of business and processing volume, as an aspect of your certification.