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Adaptive Payments and CardinalCommerce Partner to Bring Secure PIN Debit Processing to Internet and Mobile Commerce Merchants

Ft. Lauderdale, FL and Mentor, OH (December 16, 2010) - Adaptive Payments (www.adaptivepayments.com) provider of the first dual channel authentication platform for card-not-present PIN debit transactions, and CardinalCommerce, the leading worldwide enabler of payment brands, today announced the integration between the two platforms to facilitate the delivery of Adaptive Payments' secure payment authentication services for e-commerce sales. Adaptive Payments' e-commerce checkout product will be delivered as part of the Universal PIN Debit Service (UPDS), which will be available to merchants that use the Cardinal Centinel® Universal Merchant Platform. Cardinal Centinel is already used by thousands of Internet and mobile commerce merchants, and is the industry standard to support traditional 3D-Secure payment brands and secures Alternative Payment brands.

Adaptive Payments enables easy, safe, secure and authenticated transactions to occur using the cardholder's PIN to authenticate transactions. All Adaptive Payments' solutions feature 5DSecure™ Five Factor Authentication and use two unique channels for authentication. This first-of-its-kind approach dramatically enhances payment security and consumer confidence at checkout by separating sales and customer data entered online from PIN and/or other authentication data acquired through the customer's mobile or land line phone.

Adaptive Payments and CardinalCommerce will make it easy for merchants that use Cardinal Centinel to utilize Adaptive Payments' secure payment authentication technology for online PIN debit transactions. Any merchant that uses Cardinal Centinel will be able to take advantage of Adaptive Payments' 5DSecure e-commerce checkout product. There is no new equipment for merchants to buy, no consumer or merchant enrollment required and no new number or code for consumers to track and memorize.

"We are excited about the opportunity to partner with CardinalCommerce, a leader in e-commerce and mobile commerce, to provide secure authentication for PIN debit transactions to thousands of internet merchants," said Shashi Kapur, Adaptive Payments Chief Executive Officer. "The simple plug-and-play approach enabled by integrating Adaptive Payments' 5DSecure technology with CardinalCommerce's UPDS is seamless for merchants and consumers and presents a compelling value proposition by lowering the cost of payment card acceptance, reducing fraud and providing peace of mind to consumers, who can trust that their payment information is secure."

"Cardinal continues to achieve its' business strategy, *to enable and authenticate transactions originating from any place, getting transactions to the right place, in the right way.* Cardinal achieves this by leveraging the value of new services and options integrated into our services for our Customers," said Mike Keresman, Chief Executive Officer, CardinalCommerce Corporation. "We are pleased about adding Adaptive Payments' 5DSecure authentication technology to ensure that remote commerce channels are safe and secure. The 5DSecure combination of online and mobile information entry and validation is

unique in the marketplace and is very suitable for the payment industry.

“Our technology neutral platform, ²IDENTIFI™, has certified more than a dozen technologies and is the most capable and flexible authentication system in the world for financial transactions and information access. We believe that being able to use multiple authentication technologies, even within a given environment, provides better protection by eliminating single points of failure vulnerabilities.

“Cardinal’s platform can accommodate virtually any authentication technology and can easily handle version changes and technology enhancements while adding flexible authentication parameters for added strength.”

About Adaptive Payments

Based in Ft. Lauderdale, FL, Adaptive Payments is a payment authentication company that enables easy, safe, secure and authenticated transactions to occur using the cardholder’s PIN or other data that is known to the cardholder, to authenticate debit and credit transactions. The company has developed payment solutions that serve four vertical markets; Internet sales, money transfer, bill payment and prepaid top up. These products are delivered across the e-commerce, mobile commerce, mail/phone order, call center and brick and mortar channels. All Adaptive Payments’ solutions feature 5D-Secure™ - Five Factor Authentication using two unique channels for authentication, separating the sales and personal data from the secure PIN.

About CardinalCommerce

CardinalCommerce Corporation is the global leader in enabling authenticated payments, secure transactions, and alternative payment brands for both e-commerce and mobile commerce.

Cardinal Centinel® is authentication software for merchants which enables dozens of traditional and alternative payment brands to connect to a network of thousands of merchants and merchant service providers.

Cardinal’s mobile commerce platform, Cardinal MAX™, makes it simple for retailers to sell and market products through the mobile channel. Cardinal's proprietary and easily deployable technology provides consumers, merchants, credit/debit card issuers, and processors the ability to conduct authenticated Internet, wireless and mobile transactions safely and securely.

Cardinal’s ²IDENTIFI™ Platform enables a Financial Institution to authenticate Customers, for eCommerce and mobile transactions using Verified by Visa or MasterCard SecureCode, or for secure access to online banking applications. The complimentary ²IDmobile™ solution enables a customer’s mobile phone to become a token, creating a strong dynamic one-time use number for authentication, or can deliver the dynamic one-time number.

Headquartered in Cleveland, Ohio, with facilities in the United States, Europe, and Africa, Cardinal services a worldwide Customer base. For more information, visit www.cardinalcommerce.com

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