

May 23, 2013

Chase Paymentech Europe Helps European Online Merchants Improve Cardholder Data Security

Dynamic Hosted Payments Page technology helps lower merchants' Payment Card Industry (PCI) compliance responsibility and associated cost

DUBLIN, May 23, 2013- Chase Paymentech Europe, a subsidiary of JPMorgan Chase Bank, N.A. and leading global merchant acquirer and payment processor, today launched Dynamic Hosted Payments Page, a technology that helps European online merchants improve security.

"Creating a secure, seamless and compliant payment experience should not be a daunting task," said Shane Fitzpatrick, president and managing director, Chase Paymentech, Europe. "With the Dynamic Hosted Payments Page, Chase Paymentech makes it easy for European merchants to protect customers' payment account data and provide a payment experience that instills confidence while helping to meet payment compliance standards."

When merchants submit a payment transaction using the Dynamic Hosted Payments Page, they do not store, process or transmit cardholder payment data. This helps the merchant lower its Payment Card Industry (PCI) compliance responsibilities at both the acceptance and storage level. Instead, online shoppers upon checkout are seamlessly taken to a Chase Paymentech secure page for final payment processing.

Once the payment transaction is complete, the customer is then returned to the merchant's shopping cart application where the order status is updated.

Unlike traditional hosted payment services that offer their own heavily branded checkout payment pages and require the uploading and maintaining of static template pages, Dynamic Hosted Payments Page creates a payment page that maintains the merchant's own branding including logos, pictures and other design elements.

Dynamic Hosted Payments Page is offered as part of the secure Orbital® Payment Gateway, which provides Internet-based payment processing. The Orbital Payment Gateway features four important payments functions:

- **Customer Profile Management:** Allows a merchant to save customer information, including contact, credit card or payment account information. In return, a unique profile number is assigned to the specific customer record, eliminating the need to store sensitive customer information in-house. Its use is also advantageous for a recurring payment model, as a returning customer will not be required to re-enter their payment details - even if requested to complete a 3D Secure Authentication.
- **Account Updater:** Automatically updates expired cards associated with specific Profile IDs. Customers simply complete their checkout while this built-in functionality updates current account numbers and expiry dates, allowing merchants to maintain up-to-date, card-on-file details without requiring customers to provide their new card details.
- **3D Secure:** Allows customers to complete a 3D Secure authentication without merchants handling the card data and, more importantly, without customers having to re-enter their full card details on repeat visits.
- **SafetechSM Fraud Tools:** Provides real-time analysis through advanced, fraud-fighting technologies. The integration of a strong fraud management solution with Dynamic Hosted Payments Page provides security as well as optimal checkout and customer experience through a single-source provider. Once enabled on an account, each transaction is checked against a global database of credit card transaction activity, providing the merchant with real-time information.

The Payment Card Industry Data Security Standard (PCI DSS) are guidelines developed to help organisations that process card payments prevent credit card fraud, hacking and various other security issues. A company processing, storing, or transmitting credit card numbers must be PCI DSS compliant or they risk losing the ability to process credit card payments.

For more information about the Chase Paymentech Dynamic Hosted Payments Page, merchants can call +353 1 726 2950 (UK merchants can call 0845 399 1120) or visit www.chasepaymentech.co.uk.

About Chase Paymentech:

Chase Paymentech Europe Limited, trading as Chase Paymentech, is a subsidiary of JPMorgan Chase Bank, N.A. (NYSE: JPM) and is regulated by the Central Bank of Ireland.

Chase Paymentech, the payment processing and merchant acquiring business, is a leading provider of merchant services. The company's proprietary platforms enable integrated solutions for all payment types, including credit, debit, prepaid stored value and electronic check processing; as well as digital, alternative and mobile payment options. Chase Paymentech has uniquely combined proven payment technology with a long legacy of merchant advocacy that creates quantifiable value for companies large and small. In 2012, Chase Paymentech processed 29.5 billion transactions with a value of \$655.2 billion, including an estimated half of all global Internet transactions. In addition to the ability to authorise transactions in more than 130 currencies, the company provides business analytics and information services, fraud detection and data security solutions. Further information can be found at www.chasepaymentech.co.uk