

Panamá, 14 de marzo de 2019

Licenciada  
Marelissa Quintero de Stanziola  
Superintendente  
Superintendencia del Mercado de Valores de Panamá  
Ciudad.

Atención: **Recertificación PCI/DSS de nuestro procesador**

Estimada Licda. Quintero:

FINANCIA CREDIT S.A. (FC Medios de Pago) hace del conocimiento que su procesador de tarjetas, VERSATILE TECHNOLOGY INC, nuevamente ha certificado su cumplimiento con la normativa del *Payment Card Industry Data Security Standard (PCI DSS)*, razón por la cual ha recibido felicitación por parte del **Visa Global Risk** y ha sido incluido en el **VISA GLOBAL REGISTRY OF SERVICE PROVIDERS**. El cumplimiento de PCI DSS es crítico para mantener la seguridad de los datos de los tarjetahabientes.

Confirmaciones de este hecho se adjuntan a la presente comunicación y están publicadas en <https://www.visa.com/splisting/searchGrsp.do>

**From:** pcirocs <[pcirocs@visa.com](mailto:pcirocs@visa.com)> on behalf of pcirocs <[pcirocs@visa.com](mailto:pcirocs@visa.com)>  
**Reply-To:** pcirocs <[pcirocs@visa.com](mailto:pcirocs@visa.com)>  
**Date:** Monday, March 11, 2019 at 19:28  
**To:** "[cmontano@versatec.biz](mailto:cmontano@versatec.biz)" <[cmontano@versatec.biz](mailto:cmontano@versatec.biz)>  
**Cc:** Raul Mejia Najera <[rmejia@1stsecureit.com](mailto:rmejia@1stsecureit.com)>  
**Subject:** PCI DSS Compliance – Validation Documents Accepted (BID:10071852 Versatec Inc.)

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Validated Service Provider: Versatec Inc.

Visa Business ID (BID): 10071852  
Next Validation Date: 01/31/2020

Congratulations on demonstrating compliance with the Payment Card Industry Data Security Standard (PCI DSS). As a valued service provider on the Visa Global Registry, we are providing the attached digital logo. We encourage you to display the logo on your marketing materials

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and website to demonstrate that you are "On the List". The Visa Global Registry of Service Providers (the Registry), located at ([www.visa.com/onthelist](http://www.visa.com/onthelist)) acknowledges service providers that have shown their commitment to security by meeting the requirements of the PCI Standard. We appreciate your continued support and commitment to safeguarding the payment industry.

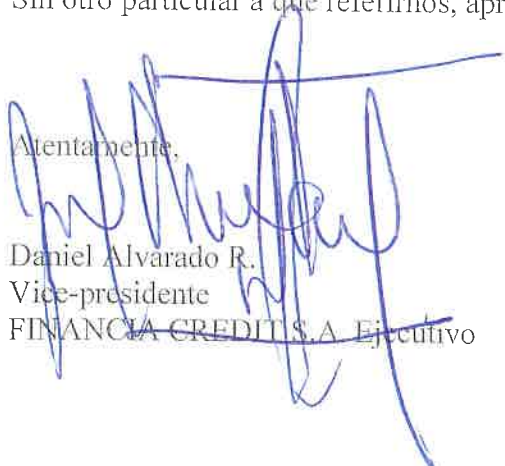
Ongoing compliance with PCI DSS is critical to maintaining a strong defense against compromises of cardholder data. We urge you to diligently review your security policies, practices and infrastructure frequently to prevent, detect and correct any anomalies in your security program. Please note that Visa requires revalidation every 12 months. We encourage you to share your compliance status with your clients. Your presence on the Registry provides your clients and prospective clients with confidence in your service and confirms that you take security seriously, potentially setting you apart from your competitors. The Registry is updated monthly and may not reflect your current validation status.

Congratulations again.

Aureliano Islas  
Visa Global Risk  
[pciocs@visa.com](mailto:pciocs@visa.com)

Sin otro particular a que referimos, aprovechamos la oportunidad para saludarles,

Atentamente,

  
Daniel Alvarado R.  
Vice-presidente  
FINANCIA CREDIT S.A. Ejecutivo

Cc: Lic. Olga Cantillo – Vicepresidente Ejecutivo y Gerente General - Bolsa de Valores de Panama  
Lic. Lerzy Batista - Gerente General - Central Latinoamericana de Valores

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## Visa's Global Registry of Service Providers

As Of Feb 26, 2019

### PCI DSS Validated Service Providers

Service Providers that store, process or transmit cardholder data must be registered with Visa and demonstrate PCI DSS compliance. PCI DSS compliance validation is required every 12 months for all service providers. Inclusion on the registry indicates only that the service provider successfully validated PCI DSS compliance with an on-site assessment, based on the report of an independent Qualified Security Assessor (QSA), and has met all applicable Visa program requirements.

### Visa Third Party Agent Program (Independent Sales Organizations / Encryption Support Organizations)

Third Party Agents that perform solicitation activities (ISO) without touching cardholder data must be registered with Visa. Inclusion on the registry indicates only that the service provider successfully completed registration with Visa.

### Access Control Server (ACS) Service Provider Program

Access Control Server (ACS) Service Providers are third-party providers of 3D Secure ACS services that enable secure processing of payment transactions over the Internet. Visa approved ACS Service Providers have validated their security and program compliance to Visa and are listed on the Global Registry of Service Providers.

### Approved Vendor Program

The Global Registry of Service Providers lists all approved vendors (card manufacturers, magnetic-stripe card personalizers, IC personalizers, IC pre-personalizers and over-the-air (OTA) personalizers) approved by Visa to produce Visa products under the Visa Approved Vendor Program.

### PIN Security Program

Service Providers that process or handle PIN data must comply with Visa PIN Security Program requirements. Service Providers must also demonstrate that their own processing environment that process or handle PIN data also comply with applicable security requirements.

\*The companies listed were validated as being PCI DSS compliant by a QSA as of the "VALIDATION DATE (1)". Service providers are required to revalidate their compliance to Visa every 12 months, with the Attestation of Compliance (ACC) and full Report on Compliance (ROC) (as applicable) due to Visa one year from the "VALIDATION DATE". Entities are listed in each Visa region where they have been registered by at least one client, including: AP - Asia Pacific, CEMEA - Central Europe / Middle East / Africa, LAC - Latin America / Caribbean, CAN - Canada, U.S. - United States. Visa clients are responsible for and are required to use compliant service providers and to follow up with service providers directly if there are any questions about their compliance status. Visa clients are liable for the service providers they use.

(1) PCI DSS assessments represent only a "snapshot" of security in place at the time of the review, and do not guarantee that those security controls remain in place after the review is complete. These reviews did not cover proprietary software solutions that may be used or sold by these service providers.

COMPANY	VALIDATION TYPE	SERVICES	VALID THROUGH DATE	ASSESSOR	REGION OF OPERATION	LOCATION COUNTRY	COMPANY URL
Versatile Technology Inc.	PCI DSS	PCI DSS Service: Account Management Back-Office Services Clearing and Settlement Fraud and Chargeback Payment Gateway/Switch Prepaid Services Hosting Provider: 3-D Secure Hosting Provider Payment Processing: POS / card present Payment Processing: Internet / e-commerce Payment Processing: MOTO / Call Center Payment Processing: ATM Issuer Processing Loyalty Programs	01-01-2019 01-01-2019	1st Secure IT, LLC	LAC	PANAMA	