

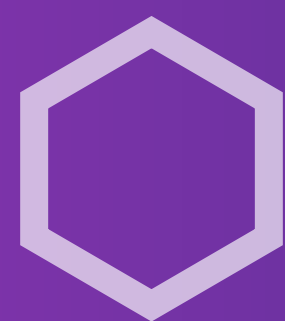


Merchant Protection Program

Add value for your merchants with integrated threat prevention, endpoint management, and resolution services for identity theft and data breaches.

The truth is many merchants are not equipped to handle the onslaught of security threats and industry regulations that come with processing payments. Though a gold standard for protecting cardholder data, PCI standards are insufficient to safeguard businesses indefinitely. Additional measures must be taken to create a secure environment for payment processing.

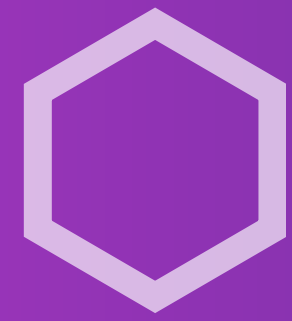
Offer your merchants more value with Aperia's Merchant Protection Program, which includes AI-driven threat protection for device-based attacks, endpoint management, breach protection, and resolution services for business and personal identity theft.



Cylance Protect

CylancePROTECT is a commercial-grade integrated threat prevention solution that utilizes the power of AI to block malware infections. Additional security controls safeguard against script-based, fileless, memory, and external device-based attacks, unlike traditional endpoint security products that rely on signatures and behavior analysis to detect threats in the environment.

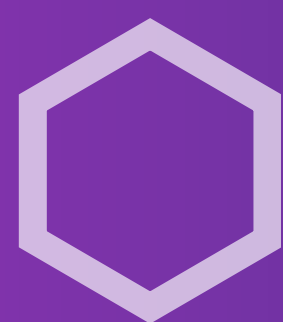
- Safeguard Against Threats
- AI Intelligence
- Developed in the USA
- Continuous Endpoint Protection



CyberForce Endpoint Management

Cyberforce Endpoint Management delivers a lightweight agent that utilizes cutting-edge technology to monitor the health and security of the merchant's endpoint device.

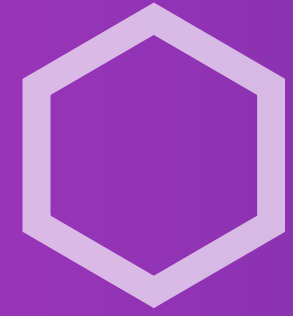
- Enhance Device Security
- Increase Device Performance
- Patch System Vulnerabilities
- Block and Remove Malicious Apps
- Troubleshoot with Help Desk Services



Breach Protection

The Merchant Cyber Liability Program provides consulting and incident response from one of the nation's most respected insurance companies specializing in cyber security law. The policy provides up to \$150,000 worth of protection from the cost of an actual or suspected violation of a privacy regulation due to a security breach. This breach must result in the unauthorized release of protected personal information, which is any private, non-public information under the merchant's care, custody, or control.

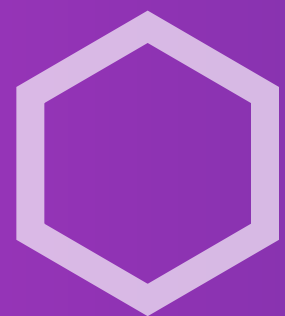
- Fines and Penalties Resulting from PII Regulatory Action
- PCI Re-Certification Services
- Forensic Examination
- EMV Equipment Upgrade



Business Identity Theft Resolution

This program provides U.S.-based businesses with 24×7×365 access to bilingual certified specialists who can recommend the necessary actions and assist with restoration activities in the event of a business identity compromise.

- Recovery Assistance
- Dedicated Case Manager
- Forensic Analysis and Incident Response
- Legal Consultations
- Notification Support
- Concierge Services from U.S.-Certified Information Privacy Professionals



Personal Identify Theft Program

Get personal identity restoration services for up to five business owners with 24×7×365 access to U.S.-based certified specialists. Specialists can assist with credit counseling, restoration strategies, and credit report analyses, all of which may have been seriously impacted by personal identity theft. Fraud resolution specialists will also assist with multi-party calls, beginning with placing a fraud alert with the credit reporting agencies and assisting with canceling credit cards, re-issuing credit cards, and assisting with other bank accounts.

- \$1 Million Insurance Policy with \$0 Deductible
- Credit Counseling & Restoration Strategies
- Lost Wallet Assistance
- Online Credit Report

Aperia Compliance, an IXOPAY company, is a leader in Payment Card Industry (PCI) validation and risk management, providing PCI Level 3 and 4 compliance for ISOs, payment processors, and small and medium-sized businesses.