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VISA SHOWCASES TECHNOLOGY INNOVATION AT INTERNATIONAL GOVERNMENT SERVICES CONFERENCE

Five Strategic Alliance Partners Demonstrate Leading-Edge Solutions

EDINBURGH (15 October 2003) — At the fifth annual Visa International Government Services Conference (IGSC) which opened in Edinburgh, Scotland, yesterday, five leading-edge technology companies showcased their solutions to enhance the security and technology capacity of government operations.

Visa recognizes that one top priority for governments today is deploying effective solutions and best practices for key areas such as security and IT efficiency. For the first time, the Visa IGSC is highlighting new solutions that governments and commercial issuers can use to protect critical data assets as they implement Visa payment and other e-government initiatives. In addition to safeguarding procurement and employee travel payments, other key areas include disbursements of payroll and employee benefits, retirement funds, subsidies, scholarships, health benefits, and incentives and loans to small businesses.

The conference and its Technology Showcase are part of a global drive by Visa to bring added efficiency and innovation to governments, and included exhibits by Arcot Systems; Information Security Systems & Services, Inc. (iS³); **Kabira Technologies, Inc.**; nCircle Network Security, Inc.; and Tripwire, Inc. “As governments around the world seek to implement electronic services, security and IT efficiency continue to pose major challenges,” said Sarah Perry, Senior Vice President, Strategic Alliances and Investments, Visa International. “We believe these partner companies provide key technologies to significantly advance critical e-government initiatives.”

Visa’s IGSC Technology Showcase highlighted the following companies that can help to safeguard government data systems even as they grow in scale, including:

- **Securing e-business transactions.** Arcot Systems demonstrated new technologies to authenticate payers and provide access control for Internet-based applications. This is important for governments as they implement electronic payments, deploy enterprise resource planning (ERP) systems, and develop e-commerce systems for their stakeholders—from taxpayers to preferred suppliers.

- **Securing government data transfer and system access.** Governments require airtight security platforms while reducing the complexity of managing them. iS³ provides secure technologies for the generation and management of confidential information, such as digital keys and security certificates, personal identification numbers (PINs), and local desktop access across various networks.
- **Securing data networks from external attack.** For governments seeking to minimize their exposure to network intrusion, nCircle has automated the process of proactively identifying and managing network vulnerabilities to prevent hacking, data theft, or network sabotage.
- **Identifying unauthorized system access.** Robust security requires proactive and reactive systems at all levels of IT infrastructure. Working behind a network firewall, Tripwire supports the security and availability of network service and devices by identifying unusual network activity and generating real-time alerts for system administrators and managers.
- **Managing large-scale data processing.** As major government agencies deploy IT systems for real-time services—from taxation and vehicle registration to national air traffic and healthcare systems—they face the challenge of managing data volume. Kabira Technologies has developed patented solutions to help large organizations manage high-volume, high-speed, real-time data processing.

Stated Perry, “As technology increasingly drives every aspect of business, a focus on security and IT efficiency is crucial to the success of every organization, especially governments. Visa is committed to identifying and creating partnerships around new best-of-breed technologies that deliver value to our stakeholders as we help them do business anywhere, anytime, and any way. This is Visa’s vision for the future of payments—a vision we call universal commerce or u-commerce.”

Notes to Editors:

About Strategic Alliances and Investments Visa’s Strategic Alliances and Investments (SAI) organization strives to keep Visa at the forefront of technology innovation and performance. In partnership with best-of-breed emerging technology companies from around the world, SAI works to increase innovation flow to all parties and ensure that Visa retains its technology leadership position for years to come. These alliances enable Visa to build the foundation for our vision of u-commerce -- the ability to conduct commerce anywhere, anytime, any way. SAI’s activities are a key element of Visa’s strategy to support locally tailored, globally coordinated initiatives that provide Visa Members with new opportunities to offer profitable, state-of-the-art services worldwide. For more information, visit www.visa.com/sai.

About Visa International

Visa is the world’s leading payment brand generating US\$2.7 trillion in annual card sales volume. Visa has unsurpassed acceptance in more than 150 countries. The Visa organization plays a pivotal role in developing innovative payment products and technologies to benefit its 21,000 member financial institutions and their cardholders. Visa is a leader in Internet based payments and is pioneering the creation of u-commerce, or universal commerce—the ability to conduct commerce anywhere, anytime, and any way. For more information, visit www.corporate.visa.com.

About Arcot Systems

Arcot Systems, Inc. is the leading provider of convenient and secure e-payment and identity solutions for financial services, pharmaceuticals and security-conscious enterprise environments. Only Arcot provides cost-effective, scalable software solutions based on the ArcotID™ Software Smart Card for strong authentication of users and transactions. Arcot solutions meet the business need for strong transactional security while providing the customer a user-friendly experience. Over 17,000 customers use Arcot solutions to protect their customers' privacy and dramatically reduce fraud without sacrificing convenience. For more information, visit www.arcot.com.

About Information Security Systems & Services, Inc. (iS3)

iS3 provides advanced security management solutions for the global financial industry. iS3 innovative solutions centrally manage and control cryptographic content for devices and applications used in financial, enterprise and wireless transactions. iS3 solutions offer: reduced cost of operations, improved security, and a centralized platform approach to security management. Professional services for 3DES migration, security assessments and architecture are also available. For more information, visit www.iscubed.com.

About Kabira Technologies, Inc.

Kabira makes the software Infrastructure Switch and solution frameworks for providers of high-speed, high-volume, Real-Time Everything services. Our software products for real-time financial services, next-generation payment processing and wireless telecoms are built on the world's most advanced infrastructure software - delivering solutions of unparalleled Speed, Flexibility and Scalability. With customers in more than 30 countries, Kabira's solutions are proven to scale to tens-of-millions of users and are designed for continuous modification directly from high-level models and frameworks. Phone +1 (415) 46 5000 (USA); +44 (0) 1753 787 200 (International); or for more information visit <http://www.kabira.com>.

About nCircle Network Security, Inc.

nCircle delivers vulnerability management solutions that enable large enterprises to reduce network exposures, enforce global security policies and increase security operation effectiveness. nCircle's appliance-based solutions proactively discover and assess network vulnerabilities and exposures to protect networks and networked devices. San Francisco-based nCircle can be found on the Web at www.ncircle.com.

About Tripwire, Inc

Tripwire Inc. is the world leader in integrity assurance. Tripwire® Integrity Management solutions enable enterprises to reduce operational risk and gain control over IT systems. With Tripwire software, you ensure the security of your systems, instill accountability for change, gain visibility across your enterprise and increase the availability of critical IT infrastructure. Tripwire customers include Global 3000 companies, e-business corporations, and key public sector organizations such as Intuit, AT&T, Ernst & Young and the U.S. House of Representatives. Tripwire is headquartered in Portland, Ore., with offices in Japan and France and users in 92 countries around the world. For more information, visit www.tripwire.com.

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Related Keywords and Phrases: card processing emv EMV europay visa mastercard pin processing pin based processing interpay euroclear settlement payment processing third party processors outsourced payment processing outsourced processing electronic commerce payment services card issuers process for issuers process for services process data for rewards point programs electronic payments for goods and services merchant services message gateway messaging gateway transaction gateway real time enterprise real-time payment processing real-time settlement T+1 straight through processing stp gstp gstpa

On-Line Card and Next-Generation Payment Processing White Paper: <http://pub.kabira.com/e-docs/card-paymnt-proc.pdf>
Kabira and VISA – Global Alliance: http://www.kabira.com/news/pr7_30_03.html
VISA Inks Deal with Kabira for Infrastructure Switch http://www.kabira.com/news/pr3_12_03.html
Kanbay forms Global Alliance with Kabira for Credit Card & Debit Card: http://www.kabira.com/news/pr9_3_03.html
Presentation Materials for EFMA / Lafferty Card Processing Conference: <http://pub.kabira.com/info/EFMA-Material.pdf>