

AMENDMENT  
TO THE AGENCY PARTICIPATION AGREEMENT  
FOR THE  
PLASTIC CARD NETWORK

**INTERNET PROCESSING**

The Plastic Card Network (PCN) Agency Participation Agreement (APA) between the Financial Management Service (FMS), Mellon Bank (Financial Institution), and the **Bureau of Engraving and Printing** (Agency), is hereby amended to provide for the purchase or lease of goods and services and payment of fees, fines, or debts by customers through Internet processing.

**9.0 CARD TRANSACTIONS OVER THE INTERNET**

**9.1 Receiving Card Numbers over the Internet**

The Agency may accept credit and off-line debit cards from cardholders over the Internet using the World Wide Web ("Cards Received over the Internet"). The agency shall not accept card data using other Internet services, such as electronic mail.

Cards Received over the Internet shall be treated as "mail or telephone orders" until and to the extent that the card networks defined in section 2.1 of the APA generally deem otherwise.

Each Card Received over the Internet shall require the Agency to obtain an authorization from the Financial Institution or its agent prior to completing the transaction. Such authorizations may take place over the Internet. A transaction for a Card Received over the Internet shall be considered complete upon the Agency's transmittal to the Cardholder of the Agency's acceptance of the Cardholder's offer, which in no case shall take place before the Agency obtains the authorization.

Notwithstanding any other provision in this Agreement, the Agency and not FMS or the Financial Institution shall bear the financial risk of loss for the collection, processing, and transmission of such information as may be required to complete each transaction for a Card Received over the Internet, and for any technical errors in hardware or software in processing Cards Received over the Internet.

For purposes of Cards Received over the Internet, Sections 2.6 (a), (c), and (d) do not apply.

**9.2 Implementation Requirements for Cards Received over the Internet**

The Agency shall use the Secure Sockets Layer (SSL) Version 3 protocol to secure Cards Received over the Internet. The Agency shall not process a transaction if an SSL Version 3 security session can not be established with the cardholder's Web browser.

The Agency shall use the Address Verification Service (AVS) as part of the authorization process to validate cardholders.

The Agency shall use a tamper resistant hardware encryption device to generate and store all Web server private and secret SSL cryptographic keys used to secure Cards Received over the Internet.

The Agency shall obtain the Web server SSL digital certificate used to secure Cards Received over the Internet from its acquiring bank.

The Agency shall not store any card numbers on a Web server or otherwise maintain a database of credit card numbers on a machine accessible from the Internet.

In addition to the Web server, the Agency must maintain a protected server (or a protected back end system) which is not accessible from the Internet for the purpose of temporarily storing credit card numbers pending authorization, communicating with the acquiring bank, and performing other sensitive financial functions off the Internet. The protected server must be secured from the Internet by appropriate firewall and networking configurations or by air gap.

### 9.3 FMS Transaction Processing Server

The Agency has elected to use the FMS Transaction Processing Server to assist in processing Card Transactions over the Internet in accordance with the requirements of the APA, including the implementation requirements set forth in Section 9.2 above. The FMS Transaction Processing Server acts as an Internet gateway to the Financial Institution's authorization center, secures and receives the transmission of credit card data over the Internet from the cardholder, and obtains transaction authorizations on behalf of the Agency.

### 9.4 FMS Web Hosting Service

The Agency has elected to use the FMS Web Hosting Service to assist in processing Cards Received over the Internet in accordance with the requirements of the APA, including the implementation requirements set forth in Section 9.2 above. The FMS Web Hosting Service provides the Agency with a merchant Web site with on-line catalogs, forms, Internet "shopping carts," order accounting, and other necessary Internet commerce services, as specified by the Agency. The FMS Web Hosting Service is provided through the Financial Institution as an ancillary credit card collection service.

### 9.5 Payment for Ancillary Credit Card Collection Services

A description of the Web Hosting Services, and any other ancillary Internet credit card collection services to be provided by the Financial Institution, along with a listing of fees and terms for performance and delivery, is set forth in the attached ancillary services statement. The Agency is exclusively responsible for paying for all such services, and

authorizes FMS to charge its Agency Location Code 20-135337 to cover the cost of such services.

The Financial Institution shall send the Agency and FMS, at the addresses below, a statement identifying the services provided on a monthly basis. This statement may be used by the Agency as the supporting document for the charges to its ALC.

Bureau of Engraving and Printing  
14<sup>th</sup> and C Streets, S.W.  
Washington, D.C. 20228

Card Technology Division  
Financial Management Service  
401 14<sup>th</sup> Street, SW, Room 508  
Washington, DC 20227

The Financial Institution shall clearly reference the Agency, the billing period, and the assigned purchase order number in all statements. The Agency must certify all statements prior to payment to the Financial Institution.

The financial obligation of the Agency shall not exceed the amounts and time periods identified in the attached ancillary services statement. Additional funds for future time periods or fiscal years may be applied to the APA by duly executed amendments.

FMS will use the following accounting and appropriation data when charging for the costs of ancillary services under order number BEP20001.

Appropriation Account # 20X4502.

Authority to change, modify, waive, or otherwise alter the terms and conditions of the ancillary services resides solely in a duly authorized Contracting Officer of the Agency. A duly appointed Agency Contracting Officer's Technical Representative shall be responsible for inspection and overall technical oversight of services provided under the ancillary services statement.

For administrative purposes, order number BEP20001 is assigned to this Section 9.5 of this APA.

Signatures

By affixing their signatures, the parties certify that they are authorized to amend the APA and bind their respective organizations to the provisions of this Amendment.

September 29, 1999  
Date

Bureau of Engraving and Printing

Agency Name



Thomas A. Ferguson

Agency Official

Director

Title

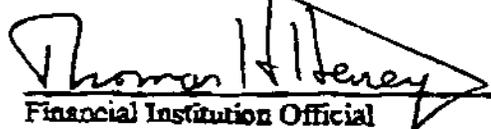
(202) 874-2000

Telephone Number

September 29, 1999  
Date

Mellon Bank

Financial Institution Name



Financial Institution Official

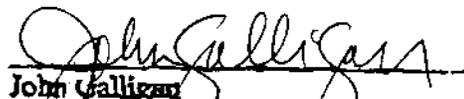
Vice President

Title

412 234 1697

Telephone Number

9/29/99  
Date



John Galligan

Director, Financial Services Division  
Financial Management Service

202-874-6580