PRESS RELEASE



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ROB TOURT NAMED CHAIRPERSON OF PCI SECURITY STANDARDS COUNCIL

—Security expert to provide continued leadership to foster adoption and awareness of PCI Data Security Standards—

WAKEFIELD, Mass., Dec. 4, 2007 — The PCI Security Standards Council, a global, open industry standards body providing management of the Payment Card Industry Data Security Standard (PCI DSS), PCI PIN Entry Device (PED) Security Requirements and the Payment Application Data Security Standard (PA-DSS), today announced that Rob Tourt, vice president, Network Services at Discover Financial Services and member of the Council's Executive Committee, will take over as chairperson of the Council effective January 1, 2008. Tourt succeeds current chairperson, Seana Pitt, vice president, Global Merchant Policy and Data Quality, American Express, Global Network Operations, who has successfully led the Council since its inception in September 2006.

Per the Council's bylaws, the chairperson is rotated annually from each of the five payment card brands that make up the Council's Board of Directors: American Express, Discover Financial Services, JCB, MasterCard Worldwide and Visa Inc.

"I have been privileged to help lead the Council in its first year and gratified to see a huge number of global stakeholders respond to the call for increased payment security" said Seana Pitt, chairperson, PCI Security Standards Council. "Rob shares the commitment to combating fraud and ensuring that payment card data is protected. His expertise will be highly valued as the new chairperson of the Council."

With Tourt's succession, he will actively provide guidance and leadership to the Council's mission to foster greater adoption and awareness of the data security standards it currently oversees, in addition to evaluating future standards. With more than 350 Participating Organizations already providing feedback and support for these standards, Tourt will look to lead the Council in ever increasing global participation and adoption.

"Rob will provide strategic counsel and leadership for the Council in what will be a year of growth and increasing awareness of the Council's mission," said Bob Russo, general manager, PCI Security Standards Council. "I look forward to working with Rob and the Board of Directors to ensure we manage the 'gold standard' of data security."

Tourt, an industry-leading expert in payments security with more than 15 years of risk management experience, has been with Discover Financial Services since 1986 and has held a variety of roles during his tenure ranging from fraud investigator, recovery collections manager, director of national sales support, vice president of network products to vice president of network operations and risk management. Mr Tourt is a frequent speaker at credit card industry events and is also a member of the Electronic Transaction Association's fraud and risk committee and a former board member of the Merchant Risk Council. He holds a bachelor's degree in Business Administration from The Ohio State University and an MBA from the Kellogg School of Management at Northwestern University.

"I am very excited about the year ahead and look forward to helping the Council foster greater adoption and awareness of our standards," said Tourt. "I also would like to personally thank Seana Pitt for her leadership role in evolving the Council from its inception. In the next year I look forward to building on the success she and the Council have achieved in the last year."

For More Information:

If you would like more information about the PCI Security Standards Council or would like to become a Participating Organization please visit poisecurity standards.org, or contact the PCI Security Standards Council at info@poisecurity standards.org.

About the PCI Security Standards Council

The mission of the PCI Security Standards Council is to enhance payment account security by fostering broad adoption of the PCI Data Security Standard and other standards that increase payment data security.

The PCI Security Standards Council was formed by the major payment card brands American Express, Discover Financial Services, JCB, MasterCard Worldwide and Visa Inc. to provide a transparent forum in which all stakeholders can provide input into the ongoing development, enhancement and dissemination of the PCI Data Security Standard (DSS), PIN Entry Device (PED) Security Requirements and the Payment Applications Data Security Standard (PA-DSS). Merchants, banks, processors and point of sale vendors are encouraged to join as Participating Organizations.