



## COMPLIANCE

Direct Transact considers security and compliance extremely important. Not only does it ensure the integrity of our customer's data and protects the financial details of an individual, it also portrays trust in Direct Transact, its systems and staff. Financial Institutions are becoming more and more exposed to fraud both from within and via other channels such as ATM networks and especially the internet. It is for this reason that Direct Transact is a leader in adhering to compliancy standards as set out by institutions such as the South African Reserve Bank, the Payments Association of South Africa, Visa and MasterCard. Local authorities liaise extensively with important participants in the payments industry and the banking sector and Direct Transact is actively involved in the establishment of rules and regulations aimed at increased security and other measures that protects the identity and personal information of individuals.

The Company is constantly reviewing its systems and processes to ensure that it stays abreast of the latest technology and other related international trends as far as systems security and compliance are concerned.

It is for this reason that Direct Transact is currently involved in a process to become compliant with the prescriptions of the **Payment Cards Industry Data Security Standards (PCI DSS)** - an international set of rules drawn up by the Card Associations. These rules are specifically aimed at the protection of Card Holder Data such as credit card numbers.