

Certificate of Compliance

Awarded to:

Karelo e-Services Inc.

This Merchant enrolled in TrustWave's TrustKeeper Remote Compliance Program to determine whether the merchant is compliant with the card associations' security requirements. The TrustKeeper Remote Compliance Program has been accepted by VISA as meeting its Cardholder Information Security Program (CISP), by American Express as meeting its Data Security Standards (DSS), and MasterCard has determined that the TrustKeeper scanning solution is Site Data Protection (SDP) compliant.

Based upon information provided by the merchant regarding its policies, procedures, and technical systems that store, process, or transmit cardholder data and the TrustKeeper scan of those systems, TrustWave has determined that the merchant satisfactorily achieved compliance with the TrustKeeper Remote Compliance Program as of:

June 25, 2005

To maintain compliance, the merchant is required to successfully pass ongoing quarterly vulnerability scans for these systems. In addition, the merchant must continually identify and provide to TrustWave information regarding any new system that stores, processes, or transmits cardholder data, so that this system can be scanned as part of the compliance program. This certificate is valid for **NO MORE THAN 90 DAYS** from the above date of compliance and it is the merchant's sole responsibility to maintain compliance with the card association security requirements and obtain validation on at least a quarterly basis. TrustWave makes no representation or warranty as to whether the merchant's systems are secure from either an internal or external attack or whether cardholder data is at risk of being compromised. This certificate is for the sole purpose of identifying compliance and can not be used for any other purpose without the express written consent of TrustWave's legal counsel.