



Dear Merchant,

Recently you received several letters from Veracity Payment Solutions in regard to PCI DDS Compliance. Veracity Payment Solutions is Guaranty Bank's merchant processing provider and **the letters you have received are legitimate**. These letters provide instructions to access a compliance survey through Sysnet, who Veracity and Guaranty Bank have partnered with. Sysnet is facilitating the testing, providing the required certifications and if applicable, computer scans for your merchants processing procedures.

PCI DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data. Created by the PCI Security Standards Council, who's members include, American Express, Discover Financial Services, MasterCard Worldwide and Visa, Inc., this process helps ensure consistent data security measures on a global basis.

For more information on PCI DDS Compliance, please visit their website at <https://www.pcisecuritystandards.org>

If you have any questions regarding PCI DDS Compliance or would like help with the survey, please contact me at 319-286-6259 or by email at [bmurphy@guaranty-bank.com](mailto:bmurphy@guaranty-bank.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Brendan Murphy".

Brendan Murphy  
VP Cash Management