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Subject: Regulation AA

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Message: Our company has been working with First Data bank to process credit card payments for our clients. In January 2008 they argued we had too much chargebacks (above 1%), this made by duplicating many of these chargebacks by their mistake. We were asked then for a condition of a deposit of 300,000 or stop processing cards with them next day. Also they decided to hold 115,000 from our clients as risk management, plus many other "new requirements" without notification. Of course they are basically shutting down our company in one month.