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Calpian Commerce Taps Conformance Technologies for PCI Compliance and TIN Matching

LAS VEGAS, March 18, 2015 (Business Wire) — Conformance Technologies, a fast-growing provider of operating systems, education systems and expertise used in managing business compliance requirements, today announced that Calpian Commerce, a subsidiary of Calpian, Inc. (OTCQB: CLPI) has selected its PCI ToolKit® and TINMatch ToolKit™ offerings. Subsidiary Calpian Commerce, Inc. will use the patented PCI ToolKit solution for Payment Card Industry Data Security Standard (PCI DSS) merchant portfolio compliance validation, and the TINMatch ToolKit for merchant business entity name and federal Taxpayer Identification Number (TIN) matching with Internal Revenue Service (IRS) records.

"We chose Conformance Technologies for PCI compliance validation and TIN matching because its solutions make the process quick and easy for our merchants and for our business operations," said Chris Anderson, president of Calpian Commerce. "As a leading payments technology provider, our mission is to provide high-quality, cost-competitive electronic payment services. The PCI ToolKit and TINMatch ToolKit solutions align well with our goal to deliver unprecedented value to our merchant customers."

"We welcome Calpian as a business partner and customer," said Darrel Anderson, president of Conformance Technologies. "Best-in-class ToolKit functionality will help Calpian's resources quickly match legal business names and federal taxpayer identification numbers, plus validate and maintain PCI DSS compliance with ease," added Darrel Anderson. "Best-in-class pricing with actionable sales and service data will undoubtedly help Calpian more efficiently and cost effectively manage its merchant portfolio while generating additional revenues," continued Darrel Anderson.

PCI ToolKit fully conforms to PCI DSS 3.0 requirements, tackling the increased complexity head-on for merchant acquirers, Independent Sales Organizations (ISOs) and their merchant customers. Unlike competing offers that simply copy the PCI Security Standards Council Self-Assessment Questionnaires (SAQs) and present them online verbatim, PCI ToolKit translates complicated PCI rules, questions and forms into a merchant security experience that is simple, accurate and comprehensive. Visual wizard technology makes compliance validation fast and easy for small business owners. The number of questions asked during the merchant attestation process is often reduced by 50 percent. Intelligent field population capabilities yield greater merchant response accuracy and higher completion rates. PCI ToolKit is the only compliance validation solution that provides ready-made policies and an education portal for employee training and testing free as part of its core functionality. Interactive multimedia assistance, plus email and client contact center for validation and scanning related support come

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standard with PCI ToolKit.

TINMatch ToolKit reduces or eliminates the significant work effort ISOs and merchant acquirers have in matching business entity names and federal taxpayer identification numbers to IRS records for every merchant in their portfolio to properly file IRS 1099-K forms. Matching is required by IRS Section 6050W pertaining to the Housing Assistance Tax Act of 2008. The TINMatch ToolKit solution speeds up matching by automating the validation process, reducing penalties ISOs, merchant acquirers and merchant businesses can face for mismatches. Additionally, mismatches can be imported to billing systems to drive additional non-compliance revenues.

To learn more about how the PCI Toolkit and TINMatch ToolKit solutions and other Conformance Technologies offerings can benefit you and your portfolio of customers, please telephone 775.336.5533 or email info@conformancetech.com.

About Calpian, Inc.

Calpian, Inc. is a global mobile payments technology and processing company offering mobile payment services through Indian subsidiary Money-On-Mobile and domestic transaction services through Calpian Commerce, Inc. Money-On-Mobile is a mobile payments service provider that enables Indian consumers to use their mobile phones to pay for goods and services, or transfer funds from one cell phone to another using simple SMS text functionality. Calpian Commerce, Inc. offers customers innovative solutions such as Apple Pay, cutting edge tablet technology, mobile and pay-at-the table solutions, e-commerce, and most importantly, fraud protection. Its payment processing solutions are driven by customer needs, understanding that every merchant account is different, delivering a broad range of products, services and solutions to customers for face-to-face, online or payments on the go. For more information, please visit www.calpian.com or www.calpiancommerce.com.

About Conformance Technologies

Conformance Technologies is a fast-growing provider of operating systems, educational systems and expertise used in managing business compliance requirements. More than 150,000 end-users rely on Conformance Technologies' solutions to protect their businesses every day, both domestically and around the world.

Available solutions include the patented PCI ToolKit® which simplifies Payment Card Industry Data Security Standard (PCI DSS) merchant compliance, the Data Incident Management Program™ which effectively responds to business data incursion incidents, the TINMatch ToolKit™ which eliminates the tedious effort of IRS taxpayer identification number matching, and the Data Lifecycle Management ToolKit™ for automated management of all sensitive and non-sensitive data within business and retail environments.

Conformance Technologies is a privately held corporation headquartered in Las Vegas, Nev. Evolving from a payments consultancy and PCI compliance firm originally established in 2003, the Company has become a leading provider of automated compliance and sensitive data protection systems and services. For more information, please visit www.conformancetech.com.

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