



2004 Service Quality Performance Certificate of Recognition Winners

Non-Duplicate Settlement Transmissions (Acquirer Processors)

Alliance Data Systems
CardSystems Solutions, Inc.
Certegy
Commerce Bank & Trust
Credomatic of Florida
EBOCOM
FBDC (FirstBank Data Corp)
First Tennessee
FNBO
GPS
JC Penney
Lynk Systems
M&T
Metavante
Nobel
Nova
Simmons First
SouthTrust
Total Systems/Vital
Transactions Technologies
Truliant Federal CU
USA Payments

The names of the recognition winners are in alphabetical order.