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PATA ETHICAL STANDARDS

To abide by all federal and state laws and regulations that govern manufacturing, usage and advertising in our industry and to conduct ourselves according to the highest ethical standards;

To provide to customers (including consumers and business customers) the highest degree of professional courtesy and to disseminate only information known to be accurate and correct;

To fully define and disclose performance and purpose of the payment assurance devices to customers;

To practice, in the conduct of our business, the highest ethical standards by creating an environment of honesty, integrity, and responsibility.