

**From:** Randall Lord  
**To:** Michael Lord  
**Subject:** Re: Fwd: Hold Documents for MID 520000619326, Quantum Health  
**Date:** Friday, January 02, 2015 1:59:43 PM

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IK and they wont like this.

On Fri, Jan 2, 2015 at 1:53 PM, Michael Lord <[internet1515@gmail.com](mailto:internet1515@gmail.com)> wrote:  
There is no cardholder information to verify.

On Fri, Jan 2, 2015 at 1:48 PM, Randall Lord <[randalllord@gmail.com](mailto:randalllord@gmail.com)> wrote:  
Im concerned that if they cant verify cardholder info, they will close us down...like the others did.

On Fri, Jan 2, 2015 at 1:47 PM, Randall Lord <[randalllord@gmail.com](mailto:randalllord@gmail.com)> wrote:  
The law allows me to send cardholder info, just not patient info. Thats why they asked for the stuff they did and decided they could do without the invoice info as it would have the services listed.

On Fri, Jan 2, 2015 at 12:53 PM, Michael Lord <[internet1515@gmail.com](mailto:internet1515@gmail.com)> wrote:

You do realize they can lookup cardholder information from their end right? They'd find that out on their own anyway. Plus couldn't you tell them the patient and the cardholder are the same person so that law you mentioned applies?

I don't like the idea of sending false information again.

On Fri, Jan 2, 2015 at 12:49 PM, Randall Lord <[randalllord@gmail.com](mailto:randalllord@gmail.com)> wrote:

I doubt they will like that.

On Fri, Jan 2, 2015 at 12:48 PM, Michael Lord <[internet1515@gmail.com](mailto:internet1515@gmail.com)> wrote:

You need to just tell them there is no cardholder information to send, as it's a prepaid gift card.

On Fri, Jan 2, 2015 at 12:47 PM, Randall Lord <[randalllord@gmail.com](mailto:randalllord@gmail.com)> wrote:

I can give them your cell number with a fake name, Brian's cell with a fake name, how many do I have to give them?

On Fri, Jan 2, 2015 at 12:43 PM, Michael Lord <[internet1515@gmail.com](mailto:internet1515@gmail.com)> wrote:

Why do you think I had you making up stuff when doing invoices for previous cards? People don't have to give any information when purchasing a prepaid gift card, unlike every other type of card.

On Jan 2, 2015 12:22 PM, "Randall Lord" <[randalllord@gmail.com](mailto:randalllord@gmail.com)> wrote:

Oh, these are not registered to anyone?

GOVERNMENT  
EXHIBIT  
K

GOV-001

On Fri, Jan 2, 2015 at 12:18 PM, Michael Lord  
<[internet1515@gmail.com](mailto:internet1515@gmail.com)> wrote:

It's prepaid, there is no cardholder info registered to the card.

On Jan 2, 2015 12:16 PM, "Randall Lord"  
<[randalllord@gmail.com](mailto:randalllord@gmail.com)> wrote:

I got them to agree to just allow me to send cardholders info.  
Can you provide that to me?

----- Forwarded message -----

From: **Smith, Justin** <[Justin.Smith@vantiv.com](mailto:Justin.Smith@vantiv.com)>  
Date: Fri, Jan 2, 2015 at 11:08 AM  
Subject: RE: Hold Documents for MID 520000619326,  
Quantum Health  
To: Randall Lord <[randalllord@gmail.com](mailto:randalllord@gmail.com)>

Then please just send me the cardholder information. I don't need to see  
the invoices. The most important information I am looking for is the  
amount of the transaction, cardholder's name, phone number, and billing  
address.

Regards,

**Justin Smith | Merchant Risk Specialist**

NPC | A Vantiv Company

7851 W 185th Street, Suite 200 | Tinley Park, IL 60477

P: [708.781.4870](tel:708.781.4870) | F: [708.781.4870](tel:708.781.4870) | [Justin.smith@vantiv.com](mailto:Justin.smith@vantiv.com)

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**From:** Randall Lord [<mailto:randalllord@gmail.com>]  
**Sent:** Friday, January 02, 2015 11:04 AM  
**To:** Smith, Justin  
**Subject:** Re: Hold Documents for MID 520000619326, Quantum Health

But the invoices show the services, not just cardholder info.

GOV-002

On Fri, Jan 2, 2015 at 8:13 AM, Smith, Justin  
<[Justin.Smith@vantiv.com](mailto:Justin.Smith@vantiv.com)> wrote:

Dear Mr. Lord,

As your processor we do request invoices with cardholder information. We do not request patient information. Please keep in mind the sooner I am able to obtain and verify this information the sooner we can lift the temporary hold from the account and allow funds to process thru.

Regards,

**Justin Smith | Merchant Risk Specialist**

NPC | A Vantiv Company

7851 W 185th Street, Suite 200 | Tinley Park, IL 60477

P: [708.781.4870](tel:708.781.4870) | F: [708.781.4870](tel:708.781.4870) | [Justin.smith@vantiv.com](mailto:Justin.smith@vantiv.com)

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**From:** PaySimple CustomerCare [<mailto:care@paysimple.com>]  
**Sent:** Wednesday, December 31, 2014 4:18 PM  
**To:** Randall Lord  
**Cc:** Smith, Justin  
**Subject:** Hold Documents for MID 520000619326, Quantum Health

Dear Mr. Lord,

I've included Mr. Smith at NPC on this chain—he can best assist you with what documentation you can provide without violating HIPPA laws.

Mr. Smith—can you please advise Mr. Lord on his question below?

Please let us know if you have additional questions.

GOV-003

PaySimple Customer Care

PaySimple Support:

800.466.0992 x2

f 303.395.1437

[care@paysimple.com](mailto:care@paysimple.com)

Need to make an account change? Check out our new [Account Change Form Finder](#) in the Support Center!

This is a non-secure email correspondence. Please do not send sensitive information (account, social security, or credit card numbers) via this email communication. If you need to submit requested sensitive information, please send to our secure fax at 303-496-6423. This communication is the property of PaySimple and may contain confidential or privileged information. Unauthorized use of this communication is strictly prohibited and may be unlawful. If you have received this communication in error, please immediately notify the sender by reply e-mail and destroy all copies of the communication and any attachments.

**From:** Randall Lord [<mailto:randalllord@gmail.com>]

**Sent:** Tuesday, December 30, 2014 10:46 AM

**To:** PaySimple CustomerCare

**Subject:** Re: Important: Your Credit Card Processing Account

Justin,

I'm new at taking cards for my health care service and I want to make sure I don't violate the HIPPA laws. I've been trying to read up on what information I can share with you and so far it looks to me that I can't send you my patients invoices without their consent. Perhaps I'm wrong and if I am please link me the appropriate law that allows me to do this. I really want to clear this up ASAP, but I don't want to get into any legal trouble over it.

GOV-004

On Wed, Dec 24, 2014 at 2:15 PM, PaySimple Customer Care <[customer.care@paysimple.com](mailto:customer.care@paysimple.com)> wrote:

Dear Randall Lord,

PaySimple has received notification from your credit card processor, NPC, that they are performing an underwriting review of your account to verify your business and ensure you're receiving valid authorizations from your customers. This is a standard review that the processor's Risk team will perform after a new account begins processing, and details of the processor's request are below. It is important to note that your funds will be held during this review.

The account is on a temporary risk hold. Please reach out to the analyst directly in order to resolve:

Justin Smith | Merchant Risk Specialist  
NPC | A Vantiv Company  
P: 708.781.4870 | F: 708.781.4870 | [Justin.smith@vantiv.com](mailto:Justin.smith@vantiv.com)

Please contact the NPC Risk department directly in order to resolve this matter. Their number is 866-718-7896, and their office hours are Monday through Friday, 9am to 6pm Eastern. When you call, you will need to give them your NPC Merchant ID 520000619326 .

Thank you,

PaySimple | Customer Experience  
P: 1-800-466-0992 Option 2  
F: (303) 395-1437  
E: [customer.care@paysimple.com](mailto:customer.care@paysimple.com)  
W: [www.paysimple.com](http://www.paysimple.com)

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