



Nathaniel J. Lipman  
President & CEO



January 6, 2010

**VIA HAND DELIVERY & EMAIL**

John D. Rockefeller IV  
Chairman, U.S. Senate Committee on  
Commerce, Science and Transportation  
Washington, D.C. 20510-6125

RE: U.S. Senate Commerce Committee Investigation

Dear Chairman Rockefeller:

As you know, on July 10, 2009, the U.S. Senate Committee on Commerce, Science, and Transportation (the "Committee") sent Affinion Group Inc. ("Affinion") a letter seeking information regarding certain e-commerce marketing practices in which Affinion engages. Specifically, in its letter, the Committee stated that it was interested in information regarding "business arrangements" between Affinion and its business partners wherein a "pop-up" window or hyperlink appears after consumers complete a purchase from the website of an Affinion business partner offering the consumers "a cash back award for their next purchase" if they "sign up for an online membership service or discount club offered by an Affinion company." The letter further explained that if the offer is accepted, the consumer's "debit card or credit card account number is automatically forwarded to Affinion from the website where they completed their purchase." Affinion commonly refers to this practice as post-transaction online datapass marketing.

Based upon the Committee's investigation to date, the Committee has expressed specific concerns regarding consumers' expectations about the online purchasing process within the context of post-transaction online datapass marketing. In particular, notwithstanding that Affinion solicitations fully disclose all terms and conditions and require the consumer to take affirmative steps to authorize the transfer of billing information for enrollment and billing of membership fees, we understand the Committee remains concerned that due to the internet's iterative and fluid environment, consumers may make automatic or unconscious decisions without fully considering all available information, especially in a post-transaction scenario. While Affinion has been engaged in post-transaction online datapass marketing for

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only a few years (since 2004), we understand the importance in making certain marketing changes in this spontaneous, fluid and evolving media.

Accordingly, we wish to inform you that, after careful consideration of the ever changing nature of the internet, Affinion has decided to cease online datapass marketing for its membership programs. Specifically, Affinion, when marketing these programs online, will require consumers to provide all 16 digits of their credit or debit card number when enrolling in Affinion membership programs in the online post-transaction environment. We will begin to work in good faith with our marketing partners to implement this change as expeditiously as possible. This, of course, is in addition to the several enhancements to the disclosures, the increased display of the 1-800 cancellation/refund number and other changes to Affinion web pages that we have already begun implementing in connection with post-transaction on-line marketing, as described to the Committee Staff last November.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nathaniel Lipman', with a long, sweeping horizontal line extending to the right.

Nathaniel Lipman