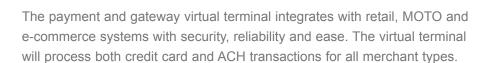


TERMINAL AND GATEWAY BENEFITS:

- Increased efficiency for repeat customers
- · Quick and easy approval
- Fraud protection
- · Complete website hosting
- · Website/Internet store
- Shopping cart/buy-me button
- Merchant account and secure credit card processing
- Virtual terminal and transaction center



FirstPay.Net[™] 2.0 offers a variety of features for your business.

Choose FirstPay.Net 2.0 and open up a world of options, including:

- · Process both credit card and ACH transactions
- Store customer profile information in an encrypted PCI-compliant environment
- Manage transactions by multiple users and locations with one synchronized database
- · Easily manage credit card, ACH and eCheck transactions
- · Create custom scheduled reports
- · Set up recurring billing
- Integrate into shopping carts, websites, POS and third-party software applications

