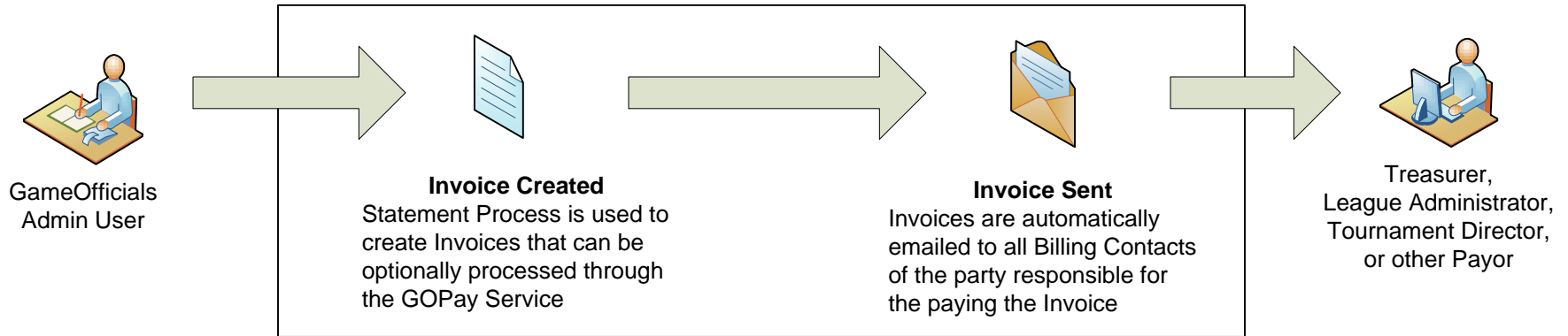


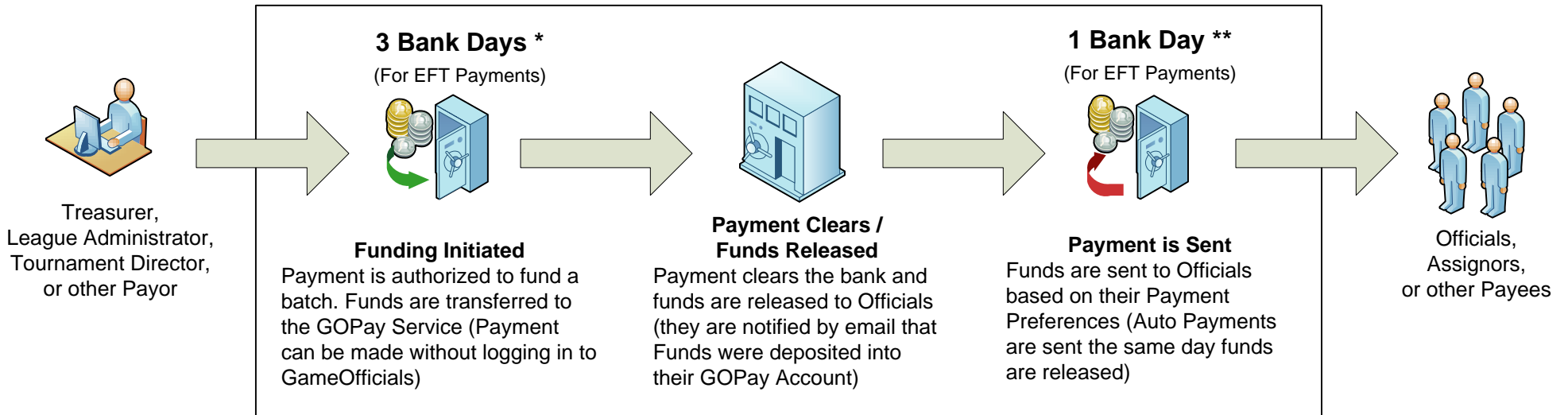
GOPay Service Overview

1/11/2012

Invoice Process



Funds Transfer Process



Bank Days are defined as Monday through Friday, excluding U.S. Bank Holidays. Payments are posted at 5:30pm (ET) each Bank Day. Any payments added after that time will be processed on the following Bank Day.

* Funds should clear 3 banking days after the day the payment is Posted. Accounts with a good payment history may be eligible for quicker release of funds.

** EFT Payments are subject to guidelines from the source or destination bank and may take additional time to clear. Physical checks are sent 1 or 2 times per week and usually arrive within 1-2 weeks of mailing date.