

INTERNET MERCHANTS ARE PROVIDED 3 WAYS OF ACCEPTING CREDIT CARD PAYMENTS

Real-Time...

This option connects a merchant's Web store to our secure server for automatic processing. The credit card number is submitted directly to the processing center using the company's merchant account number.

Virtual Terminal...

This option allows a merchant to log into SecurePay and manually enter a credit card transaction. Perfect for phone, FAX, e-mail or regular mail orders.



Pass-Through...

This option allows a merchant to set up a simple link from their Web site to our secure server. The credit card number is collected using our secure server and e-mailed to the merchant for manual submission through a processing terminal or desktop software.

Secure Credit Card Processing: Since all transactions are processed via a secure server, your customers will feel more comfortable ordering online.

RECURRING BILLING FEATURE

If you bill your customers the same amount each month, SecurePay can automatically charge the credit cards for you. This is perfect for monthly fees or payments for merchandise spread out over time.

HOW IT WORKS:

- Enter the customer's information once
- Tell the system how many times the transaction should recur
- The customer's card will be billed monthly, weekly, etc.

Example:
Just three easy payments of \$19.95!

SHOPPING CART SOLUTIONS TO FIT YOUR BUSINESS NEEDS

Whether you have one product or thousands, we have a shopping cart solution for your business.

Different Shopping Carts SecurePay is Compatible with:

EasyShop: Great for merchants who have a Website but need a shopping cart component. A perfect for merchants who sell one or one thousand products. Available with SecurePay.

V-Com WebEasy: Recommended by Securepay. Compliments EasyShop.

StoreFront: Recommended by Securepay.

Cart 32: Recommended by Securepay.

CartGenie: New shopping cart with SecurePay support. Uses desktop interface for product and order tasks. CartGenie has many innovative features.

Boomerang Software: Packaged under a variety of names. WebShop, Webshop 2000, others. Feature rich web design tool with templated stores.

CF Webstore: Flexible shopping cart program with many non-standard features

VP-ASP: A powerful, flexible and highly customizable shopping cart solution.

Zilron: Great for international merchants

ViaJCart: This Java based cart that is excellent for merchants selling products with numerous graphics

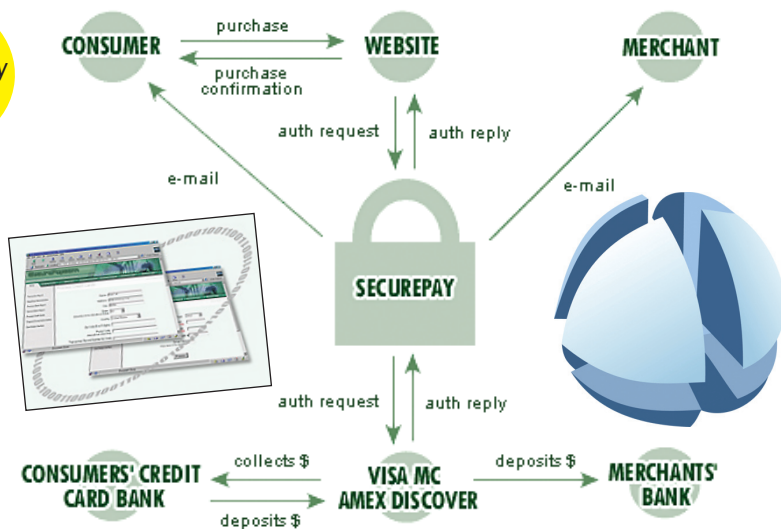
Dansie: An excellent shopping cart that gives you the basics and more!

King Cart: Great for new merchants who need a shopping cart component. Easy to setup, no setup fees, many features, ups/usps shipping, discounts, and more.

Ultracart: Check the Ultracart web site for other features.

We have carts that can...

- Handle multiple options for products, such as sizes and/or colors
- Categorize products
- Run specials and sales
- Calculate sales tax
- Add shipping
- Show item photos
- Match the look and feel of your site
- And much more!

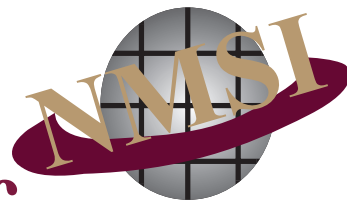


EASILY VIEW TRANSACTION HISTORY

SecurePay makes it easy for merchants and distributors to view transaction history reports. Simply enter report criteria like today, this month, last month, or any one of multiple report criteria and a report will be generated within a few moments.

In order to accept credit cards a merchant must have a credit card merchant account. SecurePay offers a comprehensive merchant account and e-commerce matching service for companies that have not yet decided which e-commerce provider to use. Our extensive database of merchant account providers, shopping cart companies, Web hosting and design firms is guaranteed to find merchants a company they can work with -- at a cost they can afford.

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