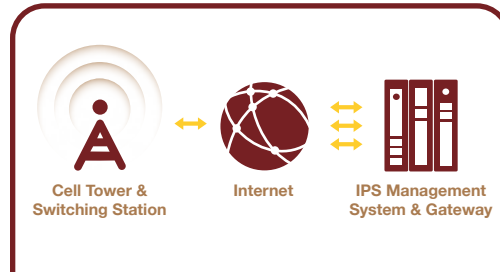


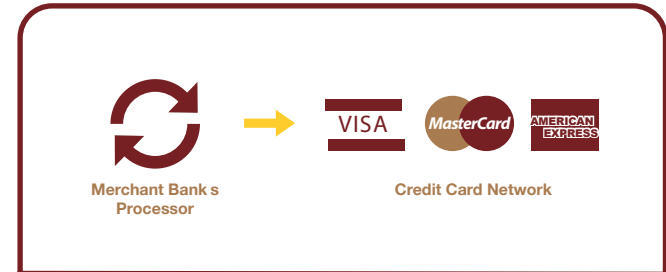
The Steps of Credit Card Processing



1 The customer makes a purchase at a IPS meter (also referred to as the point of purchase) after swiping his/her credit card.



2 The information is securely transmitted wirelessly via the Level 1 PCI-DSS certified payment gateway. The gateway links into the Merchant Bank's Processor.



3 The Merchant Bank's Processor submits the transaction to the Credit Card Network (a system of financial entities that communicate to manage the processing, clearing, and settlement of credit card transactions). Examples include Visa, MasterCard, Discover, and American Express.



4 The Credit Card Network routes the transaction to the Customer's Credit Card Issuing Bank. The Issuing Bank checks the account of the customer and issues authorization or declines the transition. This information is then transmitted all the way back to the point of purchase, and payment is accepted or declined at the point of purchase (meter.)



5 If authorized, the Customer's Credit Card Issuing Bank sends the appropriate funds for the transaction to the Credit Card Network, which passes the funds to the Merchant's Bank. The bank then deposits the funds into the merchant's bank account. This step is known as the settlement process and typically the transaction funds are deposited into your primary bank account within one to four business days, depending on the Credit Card Network used.