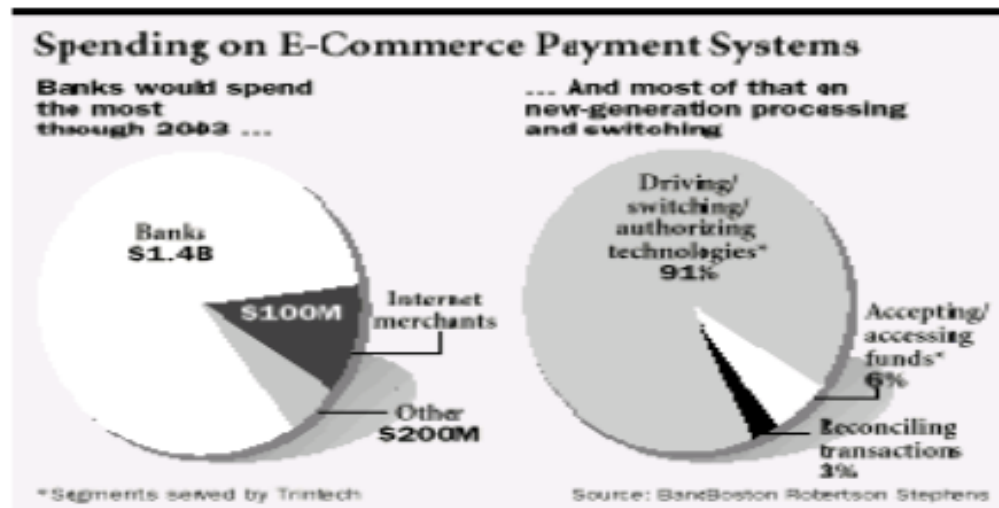


PAYMENT PROCESSING SOLUTIONS AND SYSTEMS MARKET

Expenditures on Payment Systems by Companies for 2003



According to BancBoston Robertson Stephens, companies spent 1.4 billion dollars on eCommerce payment systems. Banks developing proprietary and custom online banking solutions, which do not provide the same services that our solution provides, spent the majority of the funds. Based on market research, the average cost to develop a fully custom online solution was \$10 Million. These banks invested the time and money to develop the required solutions to drive down operating costs as well as to increase customer satisfaction and retention. As the larger companies have shown the way, small to mid size firms must also embrace this new technology or suffer the consequences as the larger and formidable companies cannibalize their customer base. Even with all the money and time spent in developing these proprietary systems, the functionality of each system remains the same.

1. Enables customers to make credit card, mortgage, and loan payments as well as provide access to the clients accounts online. Currently almost all banks provide this type of service to their customers at no fee or a small fee ranging for \$5 per month to \$20 per month. The smaller banks who do not possess the financial means or resources generally purchase a third party solution to stay competitive and protect their customer base.
2. The current bank solutions allow its customers to make payments to third parties via the bank, physically sending out checks on behalf of the client. This has been received well by the market. However, this solution does not provide the user with any real cost savings, as the client must enter the same data into multiple systems to reconcile data, thus actually increasing the overall costs.
3. The solutions that have been developed and embraced by the banking industry are designed for the benefit of the end user (the bank's client) and not the vendors

etransactus' solution was developed with the vendor in mind and subsequently has developed additional modules designed for the benefit of both the vendor and end user (client) in mind. Such is the ability for the client to send payments to any party anywhere in the world, as long as they have the routing and bank account numbers. The funds will generally be available to the recipient the next business day in local time. The clearing time will vary from

country to country.

Although etransactus' online solution and services will compete for market share in the 1.4 billion dollar eCommerce payment systems market, etransactus will initially target the small to midsize firms who do not possess the financial strength to purchase or develop a dynamic web based billing, payment processing, accounting and back office solution. However, by leveraging the firm's online solution, these companies will be able to provide the same type of service to their customers.

The firm projects significant growth rate for the next 3 to 5 years and to be sustained given that less than 10% of all companies and that less than 1% of small to mid size companies have a solution in place to provide online billing, payment processing, customer care, accounting and back office service to their clients.

Additionally, as the exponential growth of transactions taking place electronically over the Internet and through private networks increases, the requirement and demand for full service billing, accounting and back office automation providers will grow exponentially.

The following characteristics are required for a product or service to be widely accepted by the business community.

1. Costs savings
2. Operational efficiencies;
3. Increase in productivity and performance;
4. Increase in customer satisfaction and retention;
5. Growth of the business;
6. Reduction in errors;
7. Unique product or service which fills voids in the marketplace;
8. Product or service which is applicable to many different verticals making it widely acceptable and appealing to the masses.

etransactus' online solution and suite of products encompasses all of the above characteristics virtually guaranteeing the success of the company. Opportunities like this are rare and only available when a significant change in the market occurs, such as the internet/eCommerce revolution, which changes the way business is conducted forever. A result of embracing these technological changes, companies such as Microsoft, Cisco, and Dell are created. All of these companies not only offered a new product or service but changed the way business is conducted by providing solutions to fill voids and gaps in the marketplace. etransactus is in a unique position to alter the landscape of business and reap huge financial rewards for the company and its investors.

ABOUT ETRANSACTUS, LLC

etransactus, LLC is a leading provider of automated billing solutions. The company through its e-suite™ product and its offerings provides an end to end billing, payment processing, time, customer service & support, inventory, staff, expense, purchase order, document & File Sharing, and Credit management from a single web based application which offers a comprehensive solution for all companies regardless of its vertical, with emphasis on the small to mid-size companies. For more information, contact (908) 916-5216.

Cautionary Statement

Statements contained herein which are not historical information are forward-looking statements. Such statements are subject to certain risks and uncertainties. Actual results could differ materially from those included in the forward-looking statements for a variety of reasons, including the level of acceptance of *e-suite™* product by the marketplace, the ability of the product to achieve the results for which it is designed, the ability of the company to raise capital to fund operations and marketing programs for this product, competition from other approaches to automate billing solutions and other risks described in the company's communications with investors. These statements are not guarantees of future performance and readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release. The Company undertakes no obligation to update publicly any forward-looking statements.