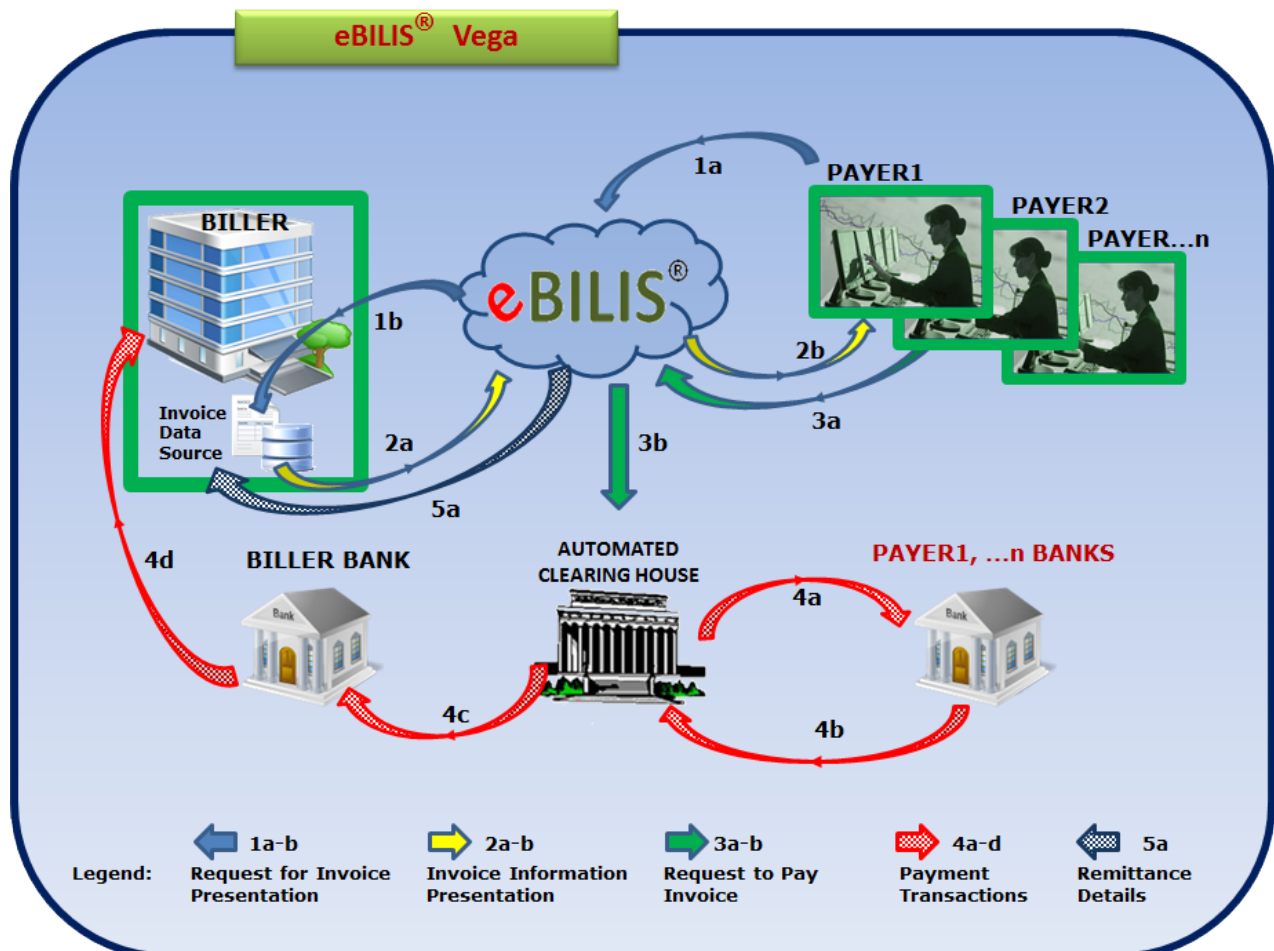




eBILIS® - Global Electronic Invoice Presentation and Payment (EIPP) Software Solution

eBILIS® is an affordable EIPP solution for companies that want to: (1) eradicate paper invoices and checks forever, (2) eliminate the need to create electronic images of paper invoices, (3) eliminate manual data entry of invoice information to A/P systems, (4) eliminate manual data entry of invoice remittance information to invoicing applications (5) automate invoice reconciliation, (6) provide collaborative real-time on-line Dispute Resolution Management, (7) reduce invoice processing costs, (8) capture discounts more easily, (9) all without disrupting existing IT infrastructure or applications.

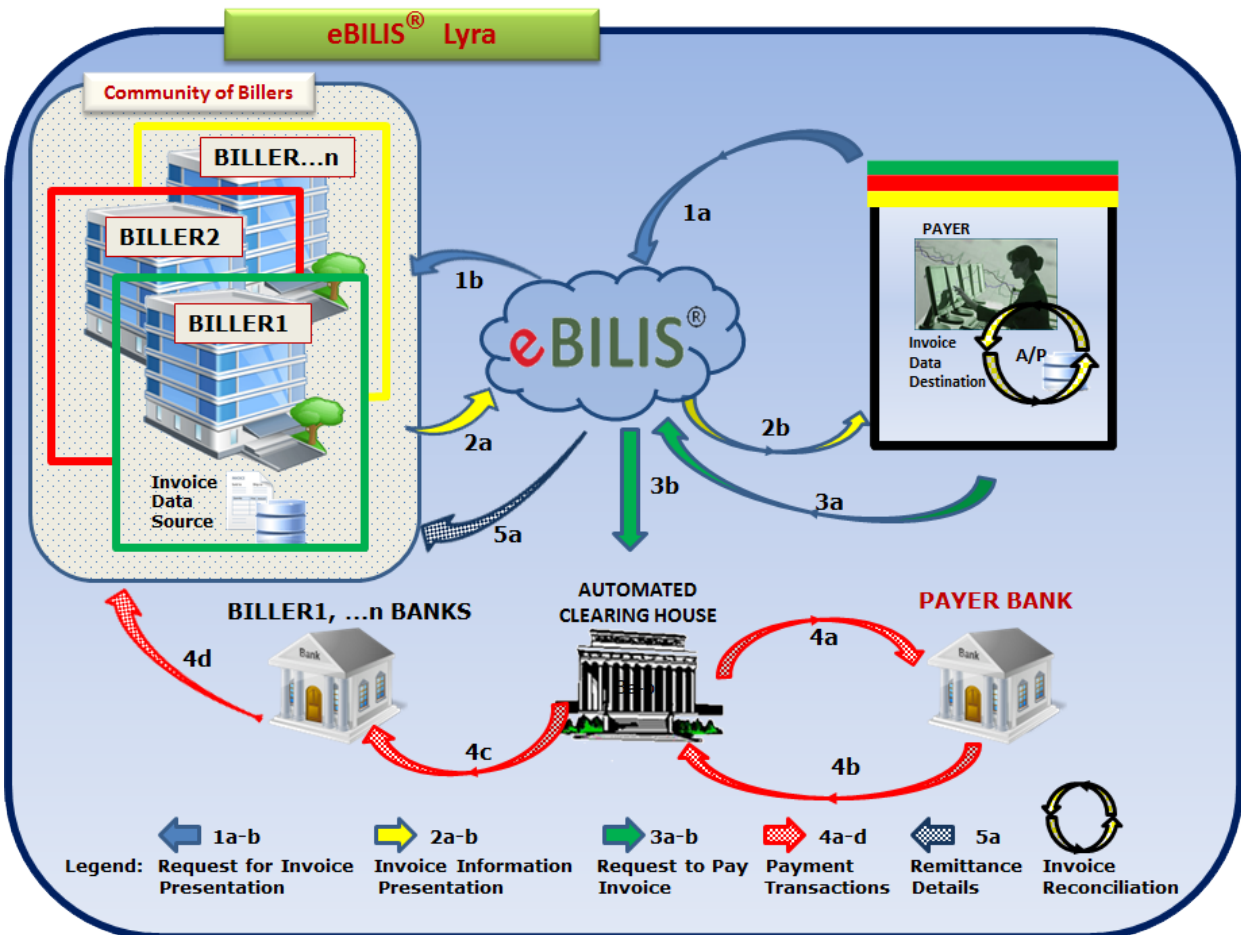
eBILIS® Vega is an A/R EIPP solution. It presents invoice from the billers' choice of applications presenting invoice information in an "Up-of-the-Moment" state. The eBILIS® Vega chart below depicts a One-Biller-to-Many-Payers relationship.



- eBILIS® Vega will deliver invoices electronically to payers in the payers' data format that they are accustomed to; the biller does not have to do this.
- eBILIS® Vega will provide remittance details from the payers' remittances that the biller will use to update its invoicing application, eliminating data entry of invoice remittance information.



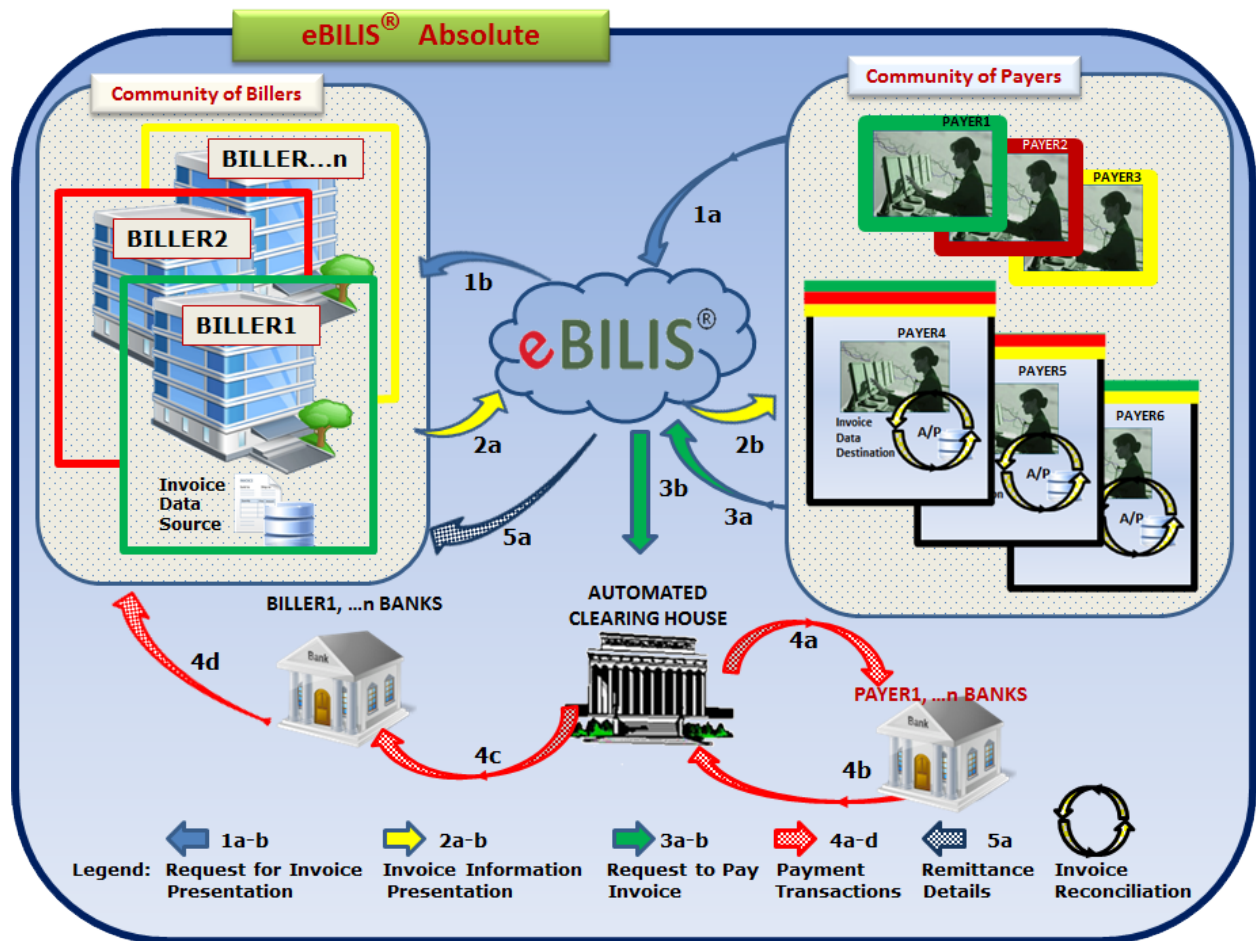
eBILIS® Lyra is an A/P EIPP solution. It interfaces and populates the Payers' A/P systems eliminating manual data entry of invoice information. It provides invoice reconciliation with Procurement, Shipping and Receiving systems (or other applications of the Payer). The eBILIS® Lyra chart below depicts a Many-Billers-to-One-Payer relationship.



- eBILIS® Lyra interfaces and populates the payers' A/P applications eliminating manual data entry of invoice information.
- eBILIS® Lyra will deliver remittance details electronically to the billers in the billers' data format requirements; the payers do not have to do this.



eBILIS[®] **Absolute** is great for bills aggregators or municipalities that send different and recurring invoices to their customers. eBILIS[®] **Absolute** links Billers to its respective Payers and links Payers to its respective Billers into Many-Billers-to-Many-Payers relationships on a single platform. See the eBILIS[®] **Absolute** chart below.



- Billers and Payers transact invoice presentation and payment settlements without the need to join costly private network.
- It provides presentation of different invoice types while preserving its own individual uniqueness into a single "Statement of Accounts".



What makes eBILIS® better?

- | | |
|--|--|
| ✓ EIPP Solution for Billers, for Payers and for Bills Aggregators | ✓ Rapid implementation and Immediate Use of Services |
| ✓ Totally eradicates paper invoice and paper checks | ✓ No need to scan paper invoice to extract Invoice data |
| ✓ Populates Payer's AP System – No need to manually enter invoice data to AP | ✓ Provides invoice reconciliation for approval and payment |
| ✓ Enables Dynamic Discount Management | ✓ Payer Uses Own System to Pay Invoices |
| ✓ Collaborative On-line Dispute Resolution Management | ✓ Quick Resolution of Disputes for Timely Payments |
| ✓ Payment Settlements Made via Electronic Funds Transfer with Addenda | ✓ Payer Bank Information Not Disclosed to Biller |

Side-by-side comparison of Functions, Features and Costs

Below is a summary of a Side-by-side comparison of eBILIS® functions, features and cost to competing products^①.

Features	Preferred	eBILIS®	Brand 1 ^①	Brand 2 ^①	Brand 3 ^①
B2B, B2C	Yes to All	Yes to All	Yes, No	Yes, No	Yes, No
AR, AP and Bills Aggregator Models	Yes to All	Yes to All	Yes, No, No	Yes, No, No	Yes, No, No
Interfaces with AR	Yes	Yes	No	No	No
Interfaces / Populates AP	Yes	Yes	No	No	No
Real Time On-line Presentment	Yes	Yes	No	No	No
Multi-language	Yes	Yes	English & French	English	English
Multi-currency	Yes	Yes	US\$ & Can \$	US \$	US \$
Real Time On-line Dispute Resolution Management	Yes	Yes	Login & email	Login & email	Login & email
Immediate Deployment	Yes	Yes	8 months	8 months	6 months
Deployment Cost	Lowest Cost	\$ Lowest \$	\$2.093M	\$643,000	\$1.185M

^①Contact us for details.



Our Solution . . .

eBILIS[®] Global EIPP^② is the most comprehensive and interactive Electronic Invoice Presentment and Payment software solution. It enables Sellers and Buyers to present invoices electronically and pay for goods and services via the Internet, eradicating the use of paper invoices or images of paper invoices and paper checks.

The benefits to using **eBILIS**[®] include: shortened transaction cycles and accelerated revenue cycles; improved cash flow management; increased marketing opportunities; improved productivity; enhanced customer service.

Using **eBILIS**[®], efficiency is achieved by paying invoices from multiple billers from one site. As an option, our clients can use their own Accounts Payable system populated with bills from their respective billers.

Across industries, 32% of electronic payments cannot be applied automatically due to lack of remittance information^③. Using **eBILIS**[®], detailed remittance information can be sent to Billers and Payers to update their respective applications such as A/R and A/P.

^② EIPP means Electronic Invoice Presentment & Payment; ^③ New York Clearing House

eBILIS[®] is deployed rapidly; therefore clients immediately gain the benefits of using our solution.

eBILIS[®] improves Purchase-to-Cash performance by providing electronic delivery of invoices, coordination and reconciliation of invoice with other internal documents for approval and payment while providing electronic settlements. Our clients strengthen bottom-line profits by avoiding costly disputes and eliminating manual invoicing and payment processes.

Our Company . . .

➤ Our company, Mega Pools, Inc. is an Information Technology company based in Illinois, USA and in the Philippines. We provide **eBILIS**[®], an On-line bill presentment and payment solution to companies such as financial, manufacturing, transportation, medical, and government entities that create and pay invoices.



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