

CANADA  
PROVINCE OF QUEBEC  
DISTRICT OF MONTREAL  
COURT NO. : 500-11-042173-126  
ESTATE NO.: 0000108-2012-QC

S U P E R I O R C O U R T  
(Commercial Division)  
(Sitting as a court designated pursuant to the  
*Companies' Creditors Arrangement Act*,  
R.S.C. 1985, c. C-36, as amended)

---

**IN THE MATTER OF THE PLAN OF COMPROMISE AND  
ARRANGEMENT OF:**

**CT-PAIEMENT INC.**

- and -

**CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET  
CRÉDIT COMMANDITÉ INC.**

- and -

**CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET  
CRÉDIT S.E.N.C.**

**Debtors**

- and -

**RSM RICHTER INC.**

**Monitor**

---

**NOTICE TO CREDITORS OF THE DEADLINE  
TO FILE PROOFS OF CLAIM**

Notice is hereby given to the creditors of CT-Payment Inc., CT-Paiement Solutions d'opérations Débit et Crédit Commandité Inc. and CT-Paiement Solutions d'opérations Débit et Crédit S.E.N.C. (collectively the "Debtor"), that any proof of claim must be filed with the Monitor, RSM Richter Inc., at 1981 McGill College, 12<sup>th</sup> Floor, Montreal, Quebec H3A 0G6 and it must be received by him no later than August 13, 2012, at 5:00 p.m., Montreal Time, for claims which arose up to and including February 23, 2012 (the "CLAIMS BAR DATE") and for a creditor holding a restructuring claim (as defined in Section 2(k) of the Order relating to the claims process and the meetings dated July 12, 2012 (the "Order"), no later than the latter of (i) August 13, 2012 at 5:00 p.m., Montréal Time or (ii) thirty (30) days following presumed receipt by the affected creditor of a notice giving rise to a Restructuring Claim. ("RESTRUCTURING CLAIMS BAR DATE").

Pursuant to the Order, the Monitor was ordered to submit to all known creditors a notice requiring the filing of a proof of claim before the Claims Bar Date and/or Restructuring Claims Bar Date, along with the proof of claim form and an instruction letter in order to assist in the completion of the proof of claim.

**We reiterate that by virtue of the Order, the Claims Bar Date is August 13, 2012, at 5:00 p.m., Montreal Time and ") and for creditors holding restructuring claims, no later than the latter of (i) August 13, 2012 at 5:00 p.m., Montréal Time or (ii) thirty (30) days following receipt by the affected creditor of a notice by the Debtor or the Monitor giving rise to a Restructuring Claim, namely a disclaimer of all types of contracts.** Creditors who will not have filed a proof of claim with the supporting documents by the Claims Bar Date, in compliance with the Order and instructions thereto, will receive no other notice, and unless a new Order is rendered by the Superior Court, (i) shall not be entitled to participate as a creditor in these proceedings, (ii) shall not be entitled to vote on any matter relating to these proceedings, including the Plan of compromise and arrangement to be filed by the Petitioner (the "Plan"), (iii) shall not be entitled to assert any claim against CT-Payment Inc., CT-Paiement Solutions d'opérations Débit et Crédit Commandité Inc. and CT-Paiement Solutions d'opérations Débit et Crédit S.E.N.C., (iv) nor shall be entitled to receive any distribution under the Plan.

We refer you to the attached proof of claim form as well as the accompanying instruction letter, as well as the Order which is available on the Monitor's website at the following address:

<http://www.rsmrichter.com/Restructuring/Ct-Paiement.aspx>

The proof of claim may be filed by regular mail, by facsimile, by messenger or by any other means of electronic mail addressed to:

**RSM Richter Inc.**

(In its capacity as Court-appointed Monitor  
to CT-Payment Inc.)  
1981 McGill College, 12<sup>th</sup> Floor  
Montreal, Quebec H3A 0G6

Attention: Paul Lafrenière, CPA, CA, CIRP

Fax: 514.934.8603

Email: [claims@rsmrichter.com](mailto:claims@rsmrichter.com)

MONTREAL, this 16<sup>th</sup> day of July 2012.



**RSM Richter Inc.**  
Court-appointed Monitor

# RSM Richter Inc.

RSM Richter Inc.  
1981 McGill College, 12th Floor  
Montréal, Québec H3A 0G6  
Telephone: 514.934.3400  
Facsimile: 514.934.8603  
E-mail: [claims@rsmrichter.com](mailto:claims@rsmrichter.com)

C A N A D A  
PROVINCE OF QUEBEC  
DISTRICT OF MONTREAL  
COURT NO. : 500-11-042173-126  
ESTATE NO.: 0000108-2012-QC

S U P E R I O R C O U R T  
(Commercial Division)  
(Sitting as a court designated pursuant to the  
*Companies' Creditors Arrangement Act*,  
R.S.C. 1985, c. C-36, as amended)

---

IN THE MATTER OF THE PLAN OF COMPROMISE AND  
ARRANGEMENT OF:

CT-PAIEMENT INC.

- and -

CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET  
CRÉDIT COMMANDITÉ INC.

- and -

CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET  
CRÉDIT S.E.N.C.

Debtors

- and -

RSM RICHTER INC.

Monitor

---

INSTRUCTION LETTER FOR THE CLAIMS PROCESS OF

CT-PAIEMENT INC., CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET CRÉDIT COMMANDITÉ INC.  
AND CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET CRÉDIT S.E.N.C.

(COLLECTIVELY THE "DEBTOR")

---

## A. Claims Process

By order dated July 12, 2012 (the "Order") under the *Companies' Creditors Arrangement Act*, R.S.C. 1985 c. C-36, as amended (the "CCA"), the Debtor has been authorized to conduct a claims process (the "Claims Process").

This letter provides instructions for completing the proof of claim. For your information, there is currently no proposed plan under the CCA. Capitalized terms which are not otherwise defined herein shall have the meaning ascribed thereto in the Order.

The Claims Process includes any person having a claim of any kind, except for an Excluded Claim, against the Debtor, relating to any obligation arising of existing facts as of February 23, 2012, whether undetermined, contingent or other, and any claim after February 23, 2012 arising out of the restructuring, the disclaimer or resiliation of a contract, lease, employment agreement or other agreement ("Restructuring Claim"), as defined in the Order.

If you have any questions regarding the Claims Process, please contact the Court-appointed Monitor at the address provided below.

All notices and enquiries with respect to the Claims Process should be addressed to the Monitor at:

RSM Richter Inc.  
(In its capacity as Monitor of  
CT-Payment Inc. *et al*)  
1981 McGill College, 12<sup>th</sup> Floor  
Montréal, Quebec H3A 0G6

Attention: Paul Lafrenière, CPA, CA, CIRP  
Fax: 514.934.8603  
E-mail: [claims@rsmrichter.com](mailto:claims@rsmrichter.com)

#### B. Submitting a Proof of Claim

If you believe that you have a claim against the Debtor, you will have to file a proof of claim with the Monitor by the Claims Bar Date and/or the Restructuring Claims Bar Date, failing which your claim against the Debtor will be extinguished and forever barred.

The proof of claim must be filed and received by the Monitor by August 13, 2012 at 5:00 p.m., Montreal time, ("Claims Bar Date").

For a Restructuring Claim, the proof of claim must be filed and received by the Monitor no later than the latter of (i) August 13, 2012 at 5:00 p.m., Montréal Time or (ii) thirty (30) days following presumed receipt by the affected creditor of a notice giving rise to a Restructuring Claim. ("Restructuring Claims Bar Date").

Additional proof of claim forms can be found on the Monitor's website at <http://www.rsmrichter.com/Restructuring/CT-Paiement.aspx>

or they can be obtained by contacting the Monitor in writing by mail, fax, or e-mail at the coordinates indicated above and providing particulars as to your name, address, facsimile number and e-mail address. Once the Monitor has this information, you will receive, as soon as practicable, additional proof of claim forms.

You will find enclosed the information sheet to help you to complete the proof of claim form.

# RSM Richter Inc.

RSM Richter Inc.

1981 McGill College, 12th Floor  
Montreal, Quebec H3A 0G6  
Telephone: 514.934.3400  
Facsimile: 514.934.8603  
E-mail: claims@rsmrichter.com

CANADA  
PROVINCE OF QUEBEC  
DISTRICT OF MONTREAL  
COURT NO. : 500-11-042173-126  
ESTATE NO.: 0000108-2012-QC

SUPERIOR COURT  
(Commercial Division)  
(Sitting as a court designated pursuant to the  
*Companies' Creditors Arrangement Act*,  
R.S.C. 1985, c. C-36, as amended)

---

IN THE MATTER OF THE PLAN OF COMPROMISE AND  
ARRANGEMENT OF:

CT-PAIEMENT INC.

- and -

CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET CRÉDIT  
COMMANDITÉ INC.

- and -

CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET CRÉDIT  
S.E.N.C.

Debtors

- and -

RSM RICHTER INC.

Monitor

---

## PROOF OF CLAIM

### 1) PARTICULARS OF THE CREDITOR

Full legal name of the Creditor: \_\_\_\_\_ (the "Creditor")

Full mailing address of the Creditor: \_\_\_\_\_

Telephone number of the Creditor: \_\_\_\_\_

Fax number of the Creditor: \_\_\_\_\_

Name of the authorized representative of the Creditor: \_\_\_\_\_

E-mail address of authorized representative of the Creditor: \_\_\_\_\_

### 2) DECLARATION

I, \_\_\_\_\_ (name of Creditor or authorized representative of the Creditor) hereby certify  
that (check and complete the appropriate boxes):

- I am a Creditor of CT-Paiement Inc., CT-Paiement Solutions d'opérations Débit et Crédit Commandité Inc. and/or CT-Paiement Solutions d'opérations Débit et Crédit S.E.N.C.;
- I am \_\_\_\_\_ (indicate the title or function) of \_\_\_\_\_ which is a Creditor of CT-Paiement Inc., CT-Paiement Solutions d'opérations Débit et Crédit Commandité Inc. and/or CT-Paiement Solutions d'opérations Débit et Crédit S.E.N.C.;
- I have knowledge of all the circumstances connected with the claim described herein.

3) CLAIM

- (i) CLAIM WHICH AROSE UP TO AND INCLUDING FEBRUARY 23, 2012: \$ \_\_\_\_\_
- (ii) CLAIM WHICH AROSE AFTER FEBRUARY 23, 2012: \$ \_\_\_\_\_  
(Restructuring claim including a claim against the Petitioner arising out of the restructuring, disclaimer or resiliation of any contract, lease, employment or other agreement.)
- (iii) TOTAL CLAIM (i) + (ii): \$ \_\_\_\_\_  
(Note: All claims that are denominated in a foreign currency shall be converted to Canadian dollars at the Bank of Canada noon spot rate of exchange for exchanging currency to Canadian dollars on August 30, 2011. Exchange rates for the American dollar and the Euro, at that date, were the following: US \$1 = CA\$0.9985; 1 EURO = CA \$1.3289).

(check and complete appropriate box)

- UNSECURED CLAIM OF CA\$ \_\_\_\_\_  
That in respect of this debt, the Creditor does not hold any assets of the Debtors as security.
- Regarding the amount of CA\$ \_\_\_\_\_ the undersigned does not claim a right to a priority.
- Regarding the amount of CA\$ \_\_\_\_\_ the undersigned claims a right to a priority under section 136 of the *Bankruptcy and Insolvency Act* (Canada) or would claim such a priority if the current proof of claim was filed pursuant to this Act.
- SECURED CLAIM OF CA\$ \_\_\_\_\_  
That in respect of this debt, the Creditor holds assets of the Debtors valued at CA\$ \_\_\_\_\_ as security, particulars of which are as follows.  
(Give full particulars of the security, including the date on which the security was given and attach a copy of the security documents)
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

4) PARTICULARS OF CLAIM

The details relating to the claim as well as the supporting documents are submitted as follows:

- A detailed, complete statement of account;
- The invoices;
- Any agreement/contract/assessment giving rise to the claim, including calculations of the amounts claimed;
- Documents relating to the sale and/or the assignment of the claim and/or the agreement relating to the exercise of the Creditor's voting right during the Creditors' meeting;
- All other relevant documents.

5) FILING OF CLAIM

Pursuant to the claims and meetings procedure Order establishing the claims process granted by the Superior Court on July 12, 2012,

- the Claims Bar Date has been fixed to August 13, 2012 at 5:00 P.M., Montreal Time, for claims which arose up to and including February 23, 2012; and
- the Restructuring Claims Bar Date has been fixed to no later than the latter of (i) August 13, 2012 at 5:00 p.m., Montréal Time or (ii) thirty (30) days following receipt by the affected creditor of a notice by the Debtor or the Monitor giving rise to a Restructuring Claim, Montreal Time, for claims which arose after February 23, 2012 ("Restructuring Claim).

Creditors who will not have filed a proof of claim with the supporting documents by the Claims Bar Date or, as applicable, by the Restructuring Claims Bar Date in compliance with the Order and instructions thereto will receive no other notice, and unless a new Order is rendered by the Superior Court, (i) shall not be entitled to participate as a Creditor to the proceedings, (ii) shall not be entitled to vote on any matter relating to these proceedings, including the Plan of compromise and arrangement of CT-Paiement Inc., CT-Paiement Solutions d'opérations Débit et Crédit Commandité Inc. and CT-Paiement Solutions d'opérations Débit et Crédit S.E.N.C (the "Plan"), (iii) shall not be entitled to assert any claim against CT-Paiement Inc., CT-Paiement Solutions d'opérations Débit et Crédit Commandité Inc. and CT-Paiement Solutions d'opérations Débit et Crédit S.E.N.C., (iv) nor shall be entitled to receive any distribution under the Plan.

DATED at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 201\_\_\_\_.

\_\_\_\_\_  
(Signature of witness)

\_\_\_\_\_  
(Signature of the Creditor or of its authorized representative)

\_\_\_\_\_  
(Please print name)

\_\_\_\_\_  
(Please print name)

IN THE MATTER OF THE PLAN OF COMPROMISE AND ARRANGEMENT OF  
CT-PAIEMENT INC., CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET CRÉDIT COMMANDITÉ INC.  
AND CT-PAIEMENT SOLUTIONS D'OPÉRATIONS DÉBIT ET CRÉDIT S.E.N.C.  
THIS INFORMATION SHEET IS SUPPLIED IN ORDER TO ASSIST YOU  
IN COMPLETING THE PROOF OF CLAIM

## PARAGRAPH 1 OF THE PROOF OF CLAIM AND GENERAL COMMENTS

- The Creditor must state the full and complete legal name of the company or the Creditor.
- The Creditor must give the complete address (including the postal code) where all notices and correspondence are to be forwarded. In addition, the Creditor and/or the authorized representative must indicate his/her telephone number, his/her facsimile and his/her e-mail address.

## PARAGRAPH 2 OF THE PROOF OF CLAIM

- If the individual completing the proof of claim is not the Creditor himself/herself, he/she must state his/her position or title.

## PARAGRAPHS 3 AND 4 OF THE PROOF OF CLAIM

- A detailed, complete statement of account must be attached to the proof of claim. Provide all particulars of the claim and supporting documents, including amount, description of transaction(s) or agreements(s) giving rise to the claim. The amount on the statement of account must correspond with the amount claimed on the proof of claim. The detailed statement of account must show the date, the invoice number and the amount of all the invoices or charges, together with the date, the number and the amount of all credits or payments. A statement of account is not complete if it begins with an amount brought forward. If the claim cannot be evidenced through a statement of account, the Creditor must provide a sworn affidavit providing all particulars of the claim, together with all supporting documents.
- If the claim is in a foreign currency, it shall be converted to Canadian dollars at the Bank of Canada noon spot rate of exchange for exchanging currency to Canadian dollars on the Determination Date, namely February 23, 2012 (US \$1 = CA\$0.9985; 1 EURO = CA\$1.3289).

## PARAGRAPH 5 OF THE PROOF OF CLAIM

- The proof of claim must be filed with the Monitor, RSM Richter Inc., at 1981 McGill College, 12<sup>th</sup> Floor, Montreal, Quebec, H3A 0G6 and it must be received by the Monitor,
  - by August 13, 2012, at 5:00 P.M., Montreal Time (Claims Bar Date), for claims which arose up to and including February 23, 2012; and
  - no later than the latter of (i) August 13, 2012 at 5:00 p.m., Montréal Time or (ii) thirty (30) days following receipt by the affected creditor of a notice by the Debtor or the Monitor giving rise to a Restructuring Claim, (Restructuring Claims Bar Date)

The proof of claim may be filed by regular mail, by telecopier, by messenger or by any other means of electronic mail addressed to:

RSM Richter Inc.  
(In its capacity as Court-appointed Monitor  
of CT-Payment Inc.)  
Attention: Paul Lafrenière, CPA, CA, CIRP  
1981 McGill College, 12th Floor  
Montreal, Quebec H3A 0G6  
Facsimile: 514.934.8603  
Email: claims@rsmrichter.com

Creditors are responsible for proving receipt of documents by the Monitor.

## PARAGRAPH 6 SIGNATURE

- The proof of claim must be signed by the Creditor or its duly authorized representative, and have it witnessed.