

RSM Richter Inc.

RSM Richter Inc.
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February 28, 2012

TO THE CREDITORS OF CT-PAYMENT INC. (the "Company")

Please take notice that on February 23, 2012, the Quebec Superior Court (sitting as Tribunal designated under the *Companies' Creditors Arrangement Act* ("CCAA")) issued an order granting the above-mentioned Company protection under the CCAA. RSM Richter Inc. is the Court-Appointed Monitor during the period the Order is in force.

Please be advised that the Order granted by the Court stays all proceedings against the Company until and including March 23, 2012 and thereafter, to the extent necessary, an extension of the Order and Stay of Proceedings, will be sought. A copy of the Order can be obtained from the website of the Monitor or upon direct request to the latter at the coordinates mentioned below.

At present, creditors are not required to file a Proof of Claim. In due course, we will be forwarding to the creditors a Proof of Claim form together with the Plan of Arrangement yet to be filed by the Company, as well as convening a creditors' meeting to vote on same.

For any further information, please do not hesitate to contact the undersigned or Julien Bélisle at 514.934.8638 or visit our website at <http://www.rsmrichter.com/Restructuring/CT-Paiement.aspx>. Additional information, as it is available, will also be posted to our website.

RSM Richter Inc.
Court-Appointed Monitor



Paul Lafrenière, CA, CIRP