

RSM Richter Inc.

RSM Richter Inc.
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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, 12th Floor
Montréal, Quebec H3A 0G6

Attention: Paul Lafrenière, CPA, CA, CIRP
Fax: 514.934.8603
E-mail: 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.