

RSM Richter Inc.

RSM Richter Inc.
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CANADA
PROVINCE OF QUÉBEC
DISTRICT OF MONTRÉAL
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 ARRANGEMENT OF:

CT-PAYMENT INC.

- and -

CT-PAYMENT DEBIT AND CREDIT PROCESSING
SOLUTIONS GP INC.

- and -

CT-PAYMENT DEBIT AND CREDIT PROCESSING
SOLUTIONS GP

Debtors

- and -

RSM RICHTER INC.

Monitor

NOTICE TO THE CREDITORS
OF
THE MEETING OF CREDITORS
AND THE SANCTION HEARING

TAKE NOTICE THAT CT-Payment Inc., CT-Payment Debit and Credit Processing Solutions GP Inc. and CT-Payment Debit and Credit Processing Solutions GP (collectively, the "Debtor") have filed a Plan of arrangement pursuant to the *Companies' Creditors Arrangement Act* (the "Plan"), with RSM Richter Inc. as the Monitor.

A GENERAL MEETING OF THE CREDITORS OF THE DEBTOR, FOR THE PURPOSE OF CONSIDERING AND APPROVING THE PLAN WILL BE HELD AT THE OFFICE OF THE SUPERINTENDENT OF BANKRUPTCY, 5 PLACE VILLE MARIE, 8TH FLOOR, MONTRÉAL, QUÉBEC, ON OCTOBER 10, 2012, AT 2:00 P.M.

(français - recto)

The creditors qualified to vote at the meeting may accept the Plan as proposed or as altered or modified at or prior to the meeting by the Debtor. If so accepted by a majority in number and representing two-thirds in value of the creditors present and voting either in person or by proxy at the meeting, and then approved by the Superior Court of Québec (Commercial Division) (the "Court"), the Plan will be binding on all the Affected Creditors (as defined in the Plan).

AN APPLICATION WILL BE BROUGHT BEFORE THE COURT TO SANCTION THE PLAN ON OCTOBER 18, 2012 AT 9:15 A.M. IN ROOM 16.12 OF THE MONTRÉAL COURT HOUSE, LOCATED AT 1 NOTRE DAME STREET EAST, MONTRÉAL, QUÉBEC. THE DEBTOR WILL BE APPLYING TO THE COURT FOR A SANCTION ORDER EXECUTORY NOTWITHSTANDING APPEAL

A copy of this notice of the meeting of creditors, the Plan, the claims and meetings procedure Order, the proxy and voting letter and the proof of claim for Restructuring Claims are available from the Monitor whose contact information is set out below, or on the Monitor's website at the following address:

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

The Monitor's report on the Plan of arrangement will be available on the Monitor's website as of September 13, 2012.

RSM Richter Inc.
1981 McGill College Avenue, 12th Floor
Montréal, Québec H3A 0G6

Attention: Paul Lafrenière, CPA, CA, CIRP
Phone No: 514.934.3455
Fax: 514.934.8603
E-mail: claims@rsmrichter.com

Dated at Montréal, Province of Québec, September 13, 2012.

RSM Richter Inc.
Court-appointed Monitor