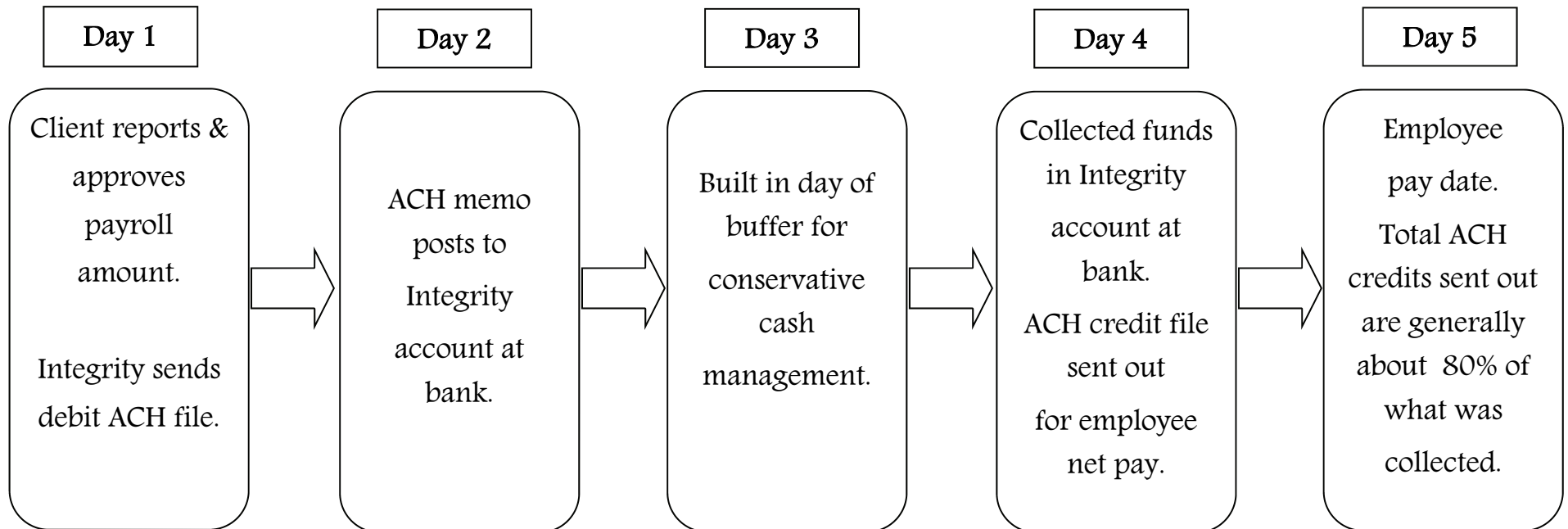




Electronic Payment (ACH) Process, Procedures and Verifications.

1. Client signs Client Service Agreement committing to payment (once).
2. Client signs ACH Debit Authorization Agreement (once).
3. Client confirms payroll and amount prior to ACH Debit (every payroll).



1. ACH debits are generated from multiple client companies in a series of files that are each much smaller than the daily limit.
2. ACH Credits (on Day 4) are made from collected funds.
3. ACH Credits (on Day 4) are made in multiple amounts in the form of net electronic paychecks.
4. In aggregate, the ACH Credits (on Day 4) generally represent about 80% of funds collected that week. Taxes, fees, garnishments and benefits make up the remaining 20%.
5. Integrity Outsource is only sending out ACH credits after collected funds are in the account.