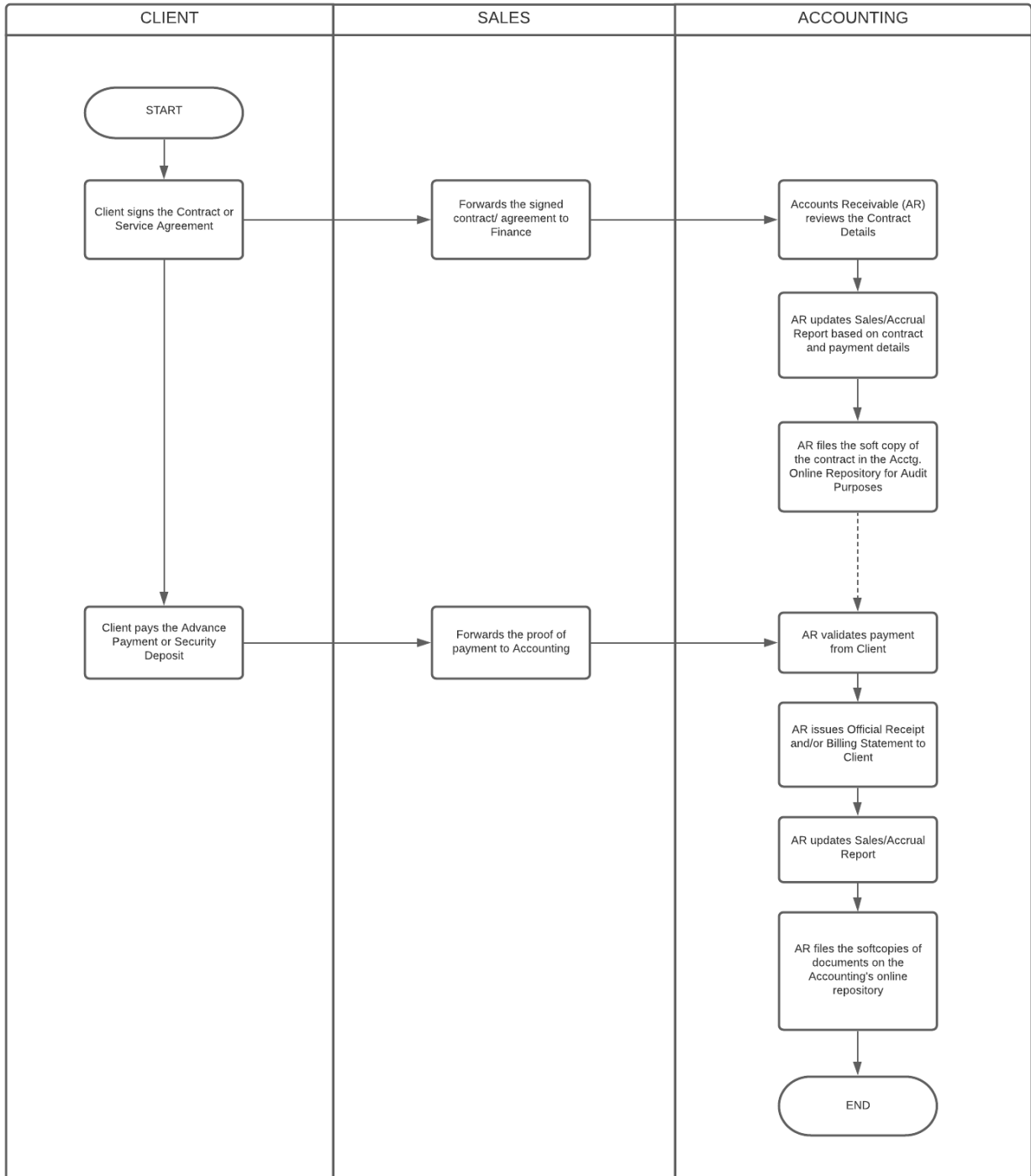


A. NEW SALES AND INITIAL PAYMENT PROCESS FLOW



B. BILLING AND COLLECTION PROCESS FLOW

