



March 7, 2006

To Whom It May Concern

RE: Emergis Inc./ Monex Group Inc. Relationship

Dear Sir or Madam:

This letter will confirm that Monex Group Inc. has been a customer in good standing with Emergis Inc. since June of 2003. Monex has grown its business with Emergis at a rate of 70% + year over year. They are one of the largest companies in the ISO marketplace in Canada with greater than 5000 terminals processing through our system.

Monex has grown their business to take over their own service desk function, which originally was provide by Emergis, so they now handle the majority of the customer interface themselves. Monex provides basic credit card and debit card processing through Emergis, and offers their own additional Value Added Services to provide a full service solution to their customer base.

Emergis and Monex Group have enjoyed a three year partnership in providing POS transaction processing to a new and growing community of small and medium sized merchants, and we look forward to assisting Monex with future new grow endeavours.

Emergis is an IT leader in Canada that focuses on the health and financial services sectors. It develops and manages solutions that automate transactions and the exchange of information to increase the process efficiency and quality of service of its customers. Emergis has expertise in electronic health-related claims processing, health record



systems, and pharmacy management solutions, as well as in cash management and loan document processing and registration. In Canada, it delivers its solutions to the main insurance companies, top financial institutions, government agencies, large corporations, real estate lawyers and notaries and more than one third of all pharmacies. It also processes and enables transactions for the world's leading payment associations.

Yours truly,

Susan Bishop
Sr. Account Executive
Emergis Inc.