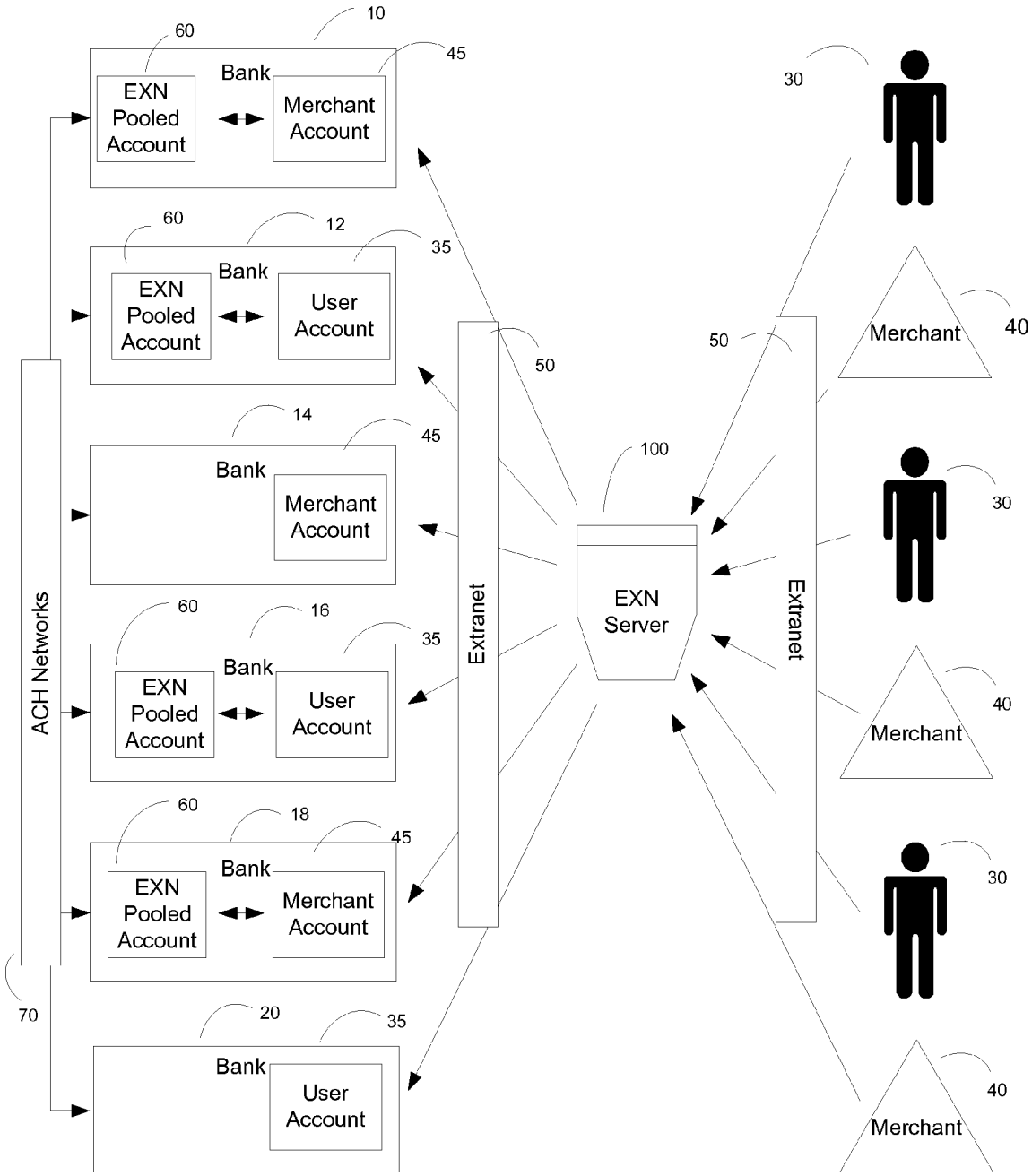
10
60
45
Bank
EXN Pooled Account
Merchant Account
30
60
12
35
Bank
EXN Pooled Account
User Account
Merchant
40
50
50
14
45
Bank
Merchant Account
100
30
ACH Networks
Extranet
EXN Server
Extranet
60
16
35
Bank
EXN Pooled Account
User Account
40
Merchant
60
18
45
Bank
EXN Pooled Account
Merchant Account
30
70
20
35
Bank
User Account
40
Merchant

FIG. 1