



January 4, 2010

Tom Streng
Data Age Business Systems, Inc.
10225 Ulmerton Road,
Suite 10-A,
Largo, Florida 33771

RE: Interface Certification Testing for the South Carolina Deferred Presentment Transaction System

Dear Tom:

Congratulations on the successful completion of the South Carolina Deferred Presentment Transaction System ("Database") Interface Certification 1.0 Testing requirements for the current release of your South Carolina Deferred Presentment processing software system ("System"). This document serves as certification that your System is capable of utilizing the automated interface to the South Carolina Deferred Presentment Transaction System ("Interface") in a manner that is in compliance with the current South Carolina Deferred Presentment Services Act ("Act") impacting Deferred Presentment business as published by the South Carolina State Board of Financial Institutions. A current copy of the Act is available via the State website at <http://banking.sc.gov/>.

Exceptions are permissible for functions or processes that are not required by your Deferred Presentment processing software system in order to be in compliance with current State of South Carolina Statutes and Business Rules. If an exception exists for a required function, your system will receive a partial certification and you will be required to implement and certify the required function within 60 days from the initial certification date in order to continue using your Deferred Presentment processing software system in the State of South Carolina. The following are exceptions that exist for the current release of the system:

- No exceptions exist for the system

Authorized Deferred Presentment lenders in the State of South Carolina may use your System and the Interface provided that compliance with the rules is maintained. The address for the production South Carolina Interface 1.0 release is <https://www.scdpp.com/scauto/processrequest.aspx>. The lender is responsible for maintaining compliance with the Act. Veritec Solutions, LLC reserves the right to deny the use of the Interface to any licensed lender that is not in compliance with the Act or to any lender as directed by the State.

Veritec may, from time to time, implement updates to the Interface and will notify applicable lenders of any updates that substantially impact usage of the Interface. Veritec reserves the right to require that certification testing be renewed (i.e. certification testing must be completed again) in order to establish that your system is capable of maintaining compliance with all requirements of the Act which are in effect at that time.

Please contact me with any questions or concerns regarding usage of the Database and / or Interface.

Sincerely,

Dean Kerner
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