



P.O. BOX 1431 • VISALIA, CA 93279-1431

September 12, 2012

We have been using Pay Junction for about three months. We have eight dealerships and now that we have switched to Pay Junction their online processing has made it easier for our cashiers and finance departments to run their own transactions. Our cashiers like that we are able to retrieve our batch reports quickly and pull up any previous transaction without having to call or depend on the merchant. The Pay Junction staff has been very helpful and they respond quickly to any issues we may have with their system. I hope that you will find Pay Junction as user friendly as we have.

Thank you,

Cristal Rodarte

Groppetti Automotive



To Payjunction prospects;

Kraft Nissan has been with Payjunction for over a year now.

We are very satisfied with the product and the service.

Our three departments, Sales, Service and Parts all have "swipers" and are able to run transactions at their desk.

Authorized personnel can have access to every receipt forever, recalling any past transaction receipt in seconds allowing offices to be totally paperless.

Authorized personnel can have access to beautiful, detailed, daily batch reports of all locations' card/check payments.

Everything that Lisa promised us has been delivered.

Best of all it's free and there is no contract.

You will be happy!

Madeline Bullock
Controller
Kraft Nissan

November 27, 2012

PayJunction Auto Dealer Division

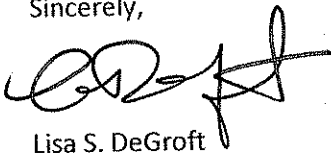
Attn: David Ross

Dear David:

We signed up with PayJunction in February 2012 and are very happy with your credit card processing. Getting set up and using your processing system via the web is very easy. I love being able to access all of our information online regarding batches and bank deposits and transactions. There is so much that can be done using your system in comparison to the old type stand alone terminals.

I would highly recommend PayJunction to anyone considering switching.

Sincerely,



Lisa S. DeGroft

Controller

A different kind of dealership. A new way to buy a car.