

**MCKENNEY
ATTACHMENT
E**

Business Name:

Corporate Name: HBE Inc.

St. Kitts Address: Suite #3785, Amory Building
Victoria Road, Basseterre, St. Kitts

St Kitts Telephone: (869) 466-6989

St. Kitts Fax: (869) 466-7355

Incorporation Number: 003785

Name to Appear on Cardholder Statements: **HBE MEDICAL**

Number to Appear on Cardholder Statements: **514-585-9552**

Fax Number for receipt of Additional Chargeback Info: **514-385-3292**

Business Profile:

Type of Business - Retail
 Wholesale
 Mail Order
 Service

Ownership Type - Corporation
 Sole Proprietorship
 Partnership
 Other _____

Type of Goods/Services Sold: **Online Pharmacy**

Business Open Date: **March 1999**

Length of current Ownership: **5 Year**

Total Number of Business Locations: **Including our support site we have 3 locations**

Owner Information:

Name:	Xavier Ratelle	Name:	
Title:	Owner	Title:	
SSN:		SSN:	
Home Address:	8554 St-denis Montreal Qc H2P 2H2 Canada	Home Address:	
Tel. #	514-270-7393	Tel. #	
Previous Home Address:	127 Beauchesne Repentigny Qc J5Y 1Y1	Previous Home Address:	
Previous Tel. #	450-654-0364	Previous Tel. #	
% Ownership:	100%	% Ownership:	
Name:		Name:	
Title:		Title:	
SSN:		SSN:	
Home Address:		Home Address:	
Tel. Number		Tel. Number	
Previous Home Address:		Previous Home Address:	
Previous Tel. #		Previous Tel. #	
% Ownership:		% Ownership:	

*Note: If more than four (4) owners please attach separate sheet with ownership structure.

Business Trade Credit References (3) Minimum:

Name	Contact	Account No.	Telephone No.
NETVISION	Richard Girard		
Groupe Telecom	Brigitte Lazaroff		
Centre d'affaire St-Denis	Paul Bouchard		

Additional Merchant Identifications (Please provide merchant number if currently setup):

American Express _____
 Diner's Club/Carte Blanche: _____
 Discover: _____
 JCB _____
 Check Services: _____

Contact Information

Email Address for Processing Notification medicsupport@allstream.net

Would you like to be sent our programmer's guide? Yes
 No

If yes, to whose attention should we send this document? Xavier Ratelle

Sales Information:

Gross Annual Sales: 7,500,000\$

Credit Card (Visa and MasterCard)

ACH

Annual Sales:	<u>7,500,000\$</u>	_____
Average CC Sale:	<u>250 sales</u>	_____
Annual Number of Sales:	<u>25,000 sales</u>	_____
	<input checked="" type="checkbox"/> Actual <input type="checkbox"/> Projected	<input type="checkbox"/> Actual <input type="checkbox"/> Projected

Method of Sale:

Card Present	<u>0%</u>	Sales to Direct Consumer	<u>100%</u>
Card Not Present	<u>100%</u>	Business to Business	_____ %
Total	<u>100%</u>		<u>100%</u>

Location Profile:

Place of Business:

- Store
- Office
- Home
- Door to Door
- Other _____

Merchant Location:

- Retail
- Office Bldg.
- Residence

Zoning:

- Residential
- Commercial
- Industrial

Square Footage:

- 0-250
- 250-500
- 500-2000
- 2001+

Business Premises:

Owned (we own one location)
 Lease
 Landlord Paul Bouchard
 Address 8552 St-Denis Montreal Qc H2P 2H2
 Telephone 514-385-5889

Current Banking Information:

Primary Company Bank Account Location:

Bank Name: CIBC
 Branch: Chabanel
 ABA/SWIFT Number: CIBCCATT
 Full Address: 343 Chabanel Ouest
Montreal Qc
 Exact Name on Account: 9064-9252 Qc Inc
 Primary Account #: [REDACTED] (US ACCOUNT)
 Other Accounts in Bank: [REDACTED] (CND ACCOUNT)

Bank Officer Contact:

Name: Stella Rizutto
 Position: Account manager
 Direct Phone # / Ext.: 514-388-7900

Other Merchant Accounts in the Last 5 Years:

Bank Name	City	Contact	Phone #	Merchant Account Name
-----------	------	---------	---------	-----------------------

Bank Name	City	Contact	Phone #	Merchant Account Name
-----------	------	---------	---------	-----------------------

My signature below assures that all the preceding information is accurate, complete and contains no material omissions.

[Handwritten Signature]
 Authorized Signature

Owner
 Title

17/1/2008
 Date

CREDIT CHECK CONSENT - CONTINUOUS AUTHORITY

TO: St. Kitts Nevis Anguilla National Bank Limited.

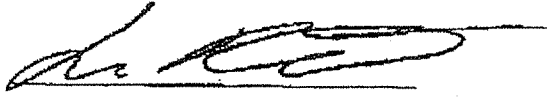
I, Xavier Ratelle, agree as follows:

I am () the owner, () a stockholder, () a partner, () a principal of 966190326 Inc, the merchant applying to affiliate with your MasterCard/Visa plan.

You may obtain a Credit Report about me and a Report on my Business in connection with that application and any update of renewal of the affiliation. You may also obtain a bank reference or trade reference on my bank, or any trade references listed on my application.

Signed the 17 day of July, 2008

Print Name Xavier Ratelle
Home Address 655 St-Denis
MARTELL
Date of Birth _____
SSN/National ID # _____
Passport # _____
Driver's License # _____

Signature: 

ECOMMERCE/MAIL ORDER/TELEPHONE ORDER QUESTIONNAIRE

This document will help gather much of the necessary information regarding a business involved in Ecommerce/mail/order telephone order (MO/TO). The questionnaire should be completed if more than 10% of the credit card or ACH transactions will involve ECOMMERCE/MO/TO.

Does the merchant (business) own the product(s) being sold or does the merchant provide the services being paid for with a credit card? If the answer is "NO", do not continue with this questionnaire. This situation is known as "factoring" and it is in violation of several state laws as well as not permitted by MasterCard/Visa with their knowledge. Continue if the answer is "YES".

- Yes
- No

1. MERCHANT AND PRODUCT INFORMATION

How long has the merchant been involved with ECOMMERCE/MO/TO? 1 year

Describe the product(s) being sold and/or services(s) being rendered:

Online pharmacy

What is the major customer group and what percentage does it represent?

- Individual Consumers 100%
- Commercial or businesses _____ %
- U.S. Government, Municipalities, etc. _____ %

Attach any product information from flyers, catalogs, etc.. Also, include any pricing information if available for average ticket size. Any disclaimer information the business makes regarding their product(s) and/or services(s) or any warranties/guarantees must be included with this questionnaire.

2. How are the product(s) and/or service(s) sold?

- Mail Order
- Telephone Order
- In-bound Telemarketing
- Outbound Telemarketing
- Internet Website

Are there any recurring credit card charges?

- Yes
- No

If yes, how often.

- Monthly
- Quarterly
- Semi-Annual
- Annual

Is membership given to cardholders?

- Yes
- No

If YES please give further details (including length of membership):

3. Does Merchant take deposits on orders?

- Yes
- No

If YES please give further details (including % of final price and how long in advance of full payment):

4. If a service is being provided how long elapses between commencement and completion?

5. Does Merchant belong to a trade association?

- Yes
- No

If YES please give further details:

6. What will be principal trading countries?

US

7. Who processes the order from the cardholder?

- Merchant
- Fulfillment Center
- Other Paycom _____

8. Who enters actual credit card charges into the processing system?

- Merchant
- Fulfillment Center
- Other _____

9. SHIPPING PROCEDURES

Who ships the product(s) or provides the services(s)?

- Merchant
- Fulfillment Center
- Other _____

State normal turnaround time from receipt of order to dispatch (in days):

7 to 25 days depending the country of the customers _____

When is the cardholder charged in relation to the sale or ship date?

Ship date _____

What shipping service is used?

- Post Office
- Other _____

Type of service?

- Overnight
- Two Day
- Parcel Post
- Air
- Ground

Is this delivery receipt requested?

- Yes (if fedex shipping requested)
- No

10. Does the Merchant do Address Verification Services (AVS) when processing transactions?

- Yes
- No

11. Does Merchant charge for restocking a returned item?

- Yes
- No

If yes, when is the cardholder notified of this charge and where on the agreement is it mentioned?

12. Give details of where stocks are held and where they may be inspected (if applicable):

Our shippers hold the stock and they have a location in India and USA

13. On what terms does Merchant normally purchase stock from suppliers e.g. Cash on Delivery etc (if applicable)?

Cash on delivery

14. If a fulfillment center or third party is involved, please provide the following information and remit a copy of fulfillment agreement/contract:

Name: TULIP LAB PVT LTD

Address: 215 Anand RBS INDUSTRIAL ESTATE

City/State/Zip Code: BHANDUP (WEST) MUMBAI INDIA 400 078

Principal Contact: ARUN THAKUR

Telephone Number: +91 980212479

15. What is Merchant's return/refund policy? If customer not satisfied he just have to return the product for a full refunds.

OPERATING SYSTEM/HARDWARE QUESTIONNAIRE

1. Do you currently operate your own web server at your facility?

YES

NO

If no, who is providing this service for you?

2. What are your current Internet bandwidth requirements?

10 megabits connection

3. How many "hits" per day do you average on your web site? 8-15,000 days

4. What type of payment software is currently used for your web site?

- AT&T SecureBuy
- ClearCommerce Merchant or Hosting Engine
- ClearCommerce Store Manager
- CyberCash Cash Register
- ICOMS MerchantTRAX
- ICVerify
- Microsoft Site Server Commerce Edition with Cash Register
- Microsoft Site Server Commerce Edition with NetVerify
- Microsoft Site Server Commerce Edition with PCAuthorize
- Netscape Merchant System
- Netscape Publishing Expert
- NetVerify
- Open Market TransAct
- PaymentNet
- Other custom software

5. What type of payment security do you employ on your web site? (SSL, SET, None, etc)?

SSL

6. What hardware platform are you currently running?

- Apple Macintosh
- Digital
- Sun
- Dell
- Compaq
- Hewlett Packard
- IBM
- SGI
- Intel (x86, Pentium)
- Other _____

7. What operating system are you currently running?

- Macintosh
- Windows 3.1
- Windows 95
- Windows NT
- UNIX: SUN OS 4.1.3
- UNIX: SPARC Solaris 2.3
- UNIX: SPARC Solaris 2.4
- UNIX: SPARC Solaris 2.5
- UNIX: HP UX
- UNIX: AIX
- UNIX: BSD/386
- UNIX: IRIX
- UNIX: LINUX
- UNIX: OSF/1
- Other _____

8. What firewall hardware and software (including version) are you using?

Cisco pix most recent

9. List all websites related to this application (if more space is required, please supply separately):

<http://www.ksmailers.com>

DATA SECURITY - SELF-ASSESSMENT QUESTIONNAIRE

		Yes	Partial/In Progress	No	N/A or Don't Know
1.	Do all contracts or agreements with agents, merchants, subcontractors, or vendors require protection of Account and Transaction Information according to the Account Information Security Standards?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.	Do contracts and agreements with agents, merchants, subcontractors, or vendors include a nondisclosure clause?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3.	Are security assessments/audits allowed by the contract or agreement and performed on agents, merchants, or subcontractors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4.	Are standards for userIDs and passwords documented and followed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5.	Are new accounts assigned a common, nonexpiring default password?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6.	Are shared or functional user accounts commonly used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7.	Are privileged and administrative accounts strictly controlled?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	Are security related events logged, collected, and regularly reviewed?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.	Do audit trails include user identification, information accessed (including read access), date and time stamp, network path, and transaction or program execution?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.	Are audit logs protected against unauthorized access, modification, deletion, or from being disabled?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.	Is host-based intrusion detection monitoring implemented for Account and Transaction Information systems that immediately notify staff when suspicious activity is detected?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.	Is access to Account and Transaction Information assets and system resources on a need-to-know basis?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.	Is externally accessible Account and Transaction Information stored in encrypted form?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.	Are default vendor security settings used for system software?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.	Are security standards implemented for each platform used?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.	Are operating system security-related patches implemented in timely manner (e.g., High Priority within 30 days and all others within 90 days)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17.	Is anti-virus software installed on all appropriate systems?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18.	Are virus signature files regularly updated?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19.	Is the printing of the most sensitive Account and Transaction Information including track information on the magnetic strip, and plain text PINs allowed?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.	Is there an intrusion detection capability protecting external connections that immediately notifies staff when suspicious activity is detected?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21.	If used, are conditions for remote access formally defined with strong authentication such as dial-back controls, dynamic passwords, token-based authentication, etc.?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22.	Is both dial-in and dial-out allowed on personal modems?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
23.	Is there a formal process for approving all external network connections?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24.	Is Account and Transaction Information encrypted when transmitted over external networks including the Internet?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25.	Are telnet and rlogin allowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
26.	Do firewalls exist on all external network connections?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27.	Is firewall administration strictly limited to authorized staff only?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28.	Are e-mails (either external or internal) containing Account and Transaction Information allowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
29.	Are controls in place for the protection of e-mails (both external and internal) containing Account and Transaction Information?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30.	Are Account and Transaction Information assets and systems stored in a physically secure location where only authorized staff can access it?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31.	Are data disposal (hardcopy, floppy disks, magnetic tapes, obsolete equipment) procedures in place?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32.	Is there a human resource policy that addresses security considerations for employees and contractors?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

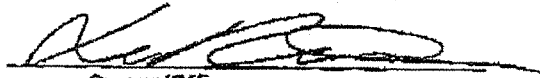
Cardholder Information Security Certification

The card associations have outlined 12 guidelines with their comprehensive specifications, also known as the Cardholder Information Security Program (CISP), as part of its Secure Commerce Program. These guidelines are a series of security measures designed to protect cardholders, merchants and financial institutions. This program addresses the four most critical elements in securing the online payments chain: cardholder identification and authentication, data security, fraud control, and protecting and streamlining the payment system. The guidelines are as follows:

1. Install and maintain a working network firewall to protect credit card data accessible via the Internet
2. Keep security patches up to date.
3. Encrypt stored data.
4. Encrypt data sent across networks using Secure Socket Layer (SSL) or other techniques.
5. Use and regularly update anti-virus software
6. Restrict access to data by business "need to know."
7. Assign a unique ID to each person with computer access to data.
8. Do not use vendor-supplied defaults for system passwords and other security parameters.
9. Track access to data by unique ID.
10. Test security systems and processes regularly.
11. Maintain a policy that addresses information security for employees and contractors. Industry experts routinely note that 70 percent of fraud can be traced to internal compromise.
12. Restrict physical access to cardholder information. Give an individual or team specific responsibility for managing information security.

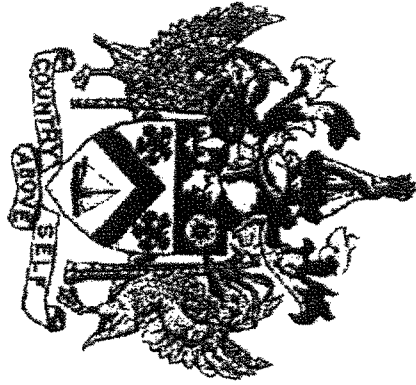
I the undersigned have read and fully understand the above 12 requirements, and have existing policies to cover my obligations as a Merchant in the Card Holder Information Security Program.

Signed:


Owner/Officer

Date:

17 May 2007



SAINT CHRISTOPHER AND NEVIS

Certificate of Incorporation

No. 003785

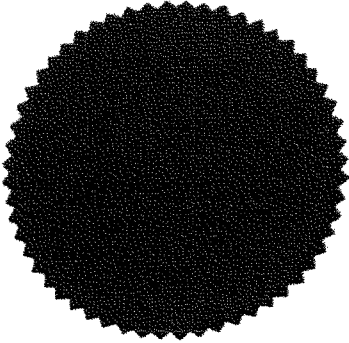
I hereby Certify that

HBE Inc.

was this day incorporated under the Companies Act (No. 22 of 1996) as a Company with limited liability.

Given under the Hand and Seal of the Registrar of Companies,
Saint Christopher and Nevis, this 24th day of May, 2004.


The Registrar of Companies (A.S.)



HBE Inc

Amory Building
Victoria Road
Basseterre
St. Kitts
Eastern Caribbean

InterSphere Payments
P.O. Box 748
Bay Road
Basseterre
St. Kitts

5th December, 2006

Dear Sirs,

Re: Merchant Processing

We request the setup of a new Merchant Account for a new line of business that we are going into as per the following:

- Descriptor: IP-ehealthylife.com
- Telephone Number: 1-800-975-8851
- Fax Number for chargeback information: 1-206-339-4323
- Website: ehealthylife.com
- Average Ticket: \$165
- Annual Sales: \$4.8m
- Description of Product(s)/Service(s):
 - sale of herbal remedies, specifically Hoodia and other weight loss products

Many thanks

SKNA NATIONAL BANK
 CENTRAL STREET
 P.O. BOX 343
 BASSETT, ST. KITTS WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETT, KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 1/01/07 To 1/31/07 Run Date: 2/01/07 Page 1

Terminal ID	Tran Type	Trans	Sales Amount	Returns Amount	Settled Amount	Avg Tran Amount	Discounts & Fees	Account Activity
Terminal 2100168001	Visa Totals:	463	37,460.26	4	320.96	80.90	1,685.72-	35,453.58
	MasterCard Totals:	217	18,315.36	3	146.76	83.92	824.18-	17,344.42
	Chgbk Resv Totals:						5,577.58-	5,577.58-
	Miscellaneous Totals:						555.95-	555.95-
	** Totals:	680	55,775.62	7	467.72	81.87	8,643.43-	46,664.47

Grand Total - All Terminals	Visa Totals:	MasterCard Totals:	Chgbk Resv Totals:	Miscellaneous Totals:	Grand Totals:
463	37,460.26	217	18,315.36	680	55,775.62
4	320.96	3	146.76	7	467.72
4	37,139.30	3	146.76	7	467.72
4	320.96	3	146.76	7	467.72
4	37,139.30	3	146.76	7	467.72
80.90	1,685.72-	83.92	5,577.58-	81.87	8,643.43-
1,685.72-	824.18-	5,577.58-	555.95-	46,664.47	35,453.58
824.18-	5,577.58-	555.95-	46,664.47	17,344.42	5,577.58-
5,577.58-	555.95-	46,664.47	17,344.42	5,577.58-	555.95-
555.95-	46,664.47	17,344.42	5,577.58-	555.95-	555.95-
46,664.47	17,344.42	5,577.58-	555.95-	555.95-	555.95-

Chargeback Reserve Balance: 5,577.58 as of 2/01/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
01-27-07	01-29-07	5,697.54	01-28-07	01-29-07	6,392.47
01-30-07	01-31-07	6,906.92	01-31-07	02-01-07	11,692.65

IP-EHEALTHYLIFE.COM Merchant Number : 210060000168

Detail of Activity For 1/01/07 to 1/31/07 Run Date: 2/01/07 Page 2

Terminal ID	Batch & Ref	Processed Date	Tran Type	Trans	Sales Amount	Returns Amount	Net Amount	Rate	Daily Discount/Fee	Settled Amount
2100168001	01/27-013079	01/27/07	VISA BATCH	30	2,586.64		2,586.64	4.500	116.40-	2,470.24
	01/27-013079	01/27/07	MC BATCH	19	1,494.66		1,494.66	4.500	67.26-	1,427.40
	01/27-013080	01/27/07	VISA BATCH	19	1,494.66		1,494.66	4.500	67.26-	1,427.40
	01/27-013080	01/27/07	MC BATCH	14	1,130.99		1,130.99	4.500	50.89-	1,080.10

SKNA NATIONAL BANK
 CENTRAL STREET
 P.O. BOX 343
 BASSETTERRE, ST. KITTS WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETTERRE KN 11110000 ST. KITTS-NEVIS

Summary Of Activity For 2/01/07 To 2/28/07 Run Date: 3/01/07 Page 1

Tran Type	Trans	Sales	Returns	Settled	Avg Tran	Discounts	Account
		Amount	Amount	Amount	Amount	& Fees	Activity
Terminal 2100168001							
Visa Totals:	1,758	138,336.28	69	3,862.66	134,473.62	77.83	6,225.09-
128,248.53							
MasterCard Totals:	792	63,077.38	11	545.87	62,531.51	79.23	2,838.52-
59,692.99							
Chargeback Totals:					172.65-		125.00-
297.65-							
Chgbk Resv Totals:							20,141.37-
20,141.37-							
Miscellaneous Totals:							1,736.40-
1,736.40-							
** Totals:	2,550	201,413.66	80	4,408.53	196,832.48	78.26	31,066.38-
165,766.10							
Grand Total - All Terminals							
Visa Totals:	1,758	138,336.28	69	3,862.66	134,473.62	77.83	6,225.09-
128,248.53							
MasterCard Totals:	792	63,077.38	11	545.87	62,531.51	79.23	2,838.52-
59,692.99							
Chargeback Totals:					172.65-		125.00-
297.65-							
Chgbk Resv Totals:							20,141.37-
20,141.37-							
Miscellaneous Totals:							1,736.40-
1,736.40-							
Grand Totals:	2,550	201,413.66	80	4,408.53	196,832.48	78.26	31,066.38-
165,766.10							
Chargeback Reserve Balance: 25,718.95 as of 3/01/07							

SKNA NATIONAL BANK
 CENTRAL STREET
 P.O. BOX 343
 BASSETTERRE, ST. KITTS WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETTERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 3/01/07 To 3/31/07 Run Date: 4/01/07 Page 1

Tran Type	Trans	Sales Amount	Returns Amount	Settled Amount	Avg Tran Amount	Discounts & Fees	Account Activity
Terminal 2100168001							
MasterCard Totals:	1,499	128,639.42	140	8,847.47	119,791.95	5,788.74-	114,003.21
Chargeback Totals:	743	62,334.86	42	2,323.51	60,011.35	2,805.10-	57,206.25
Chgbk Resv Totals:					1,203.22-	375.00-	1,578.22-
Miscellaneous Totals:	** Totals:	2,242	190,974.28	182	11,170.98	178,600.08	19,097.46-
						1,602.30-	1,602.30-
						29,668.60-	148,931.48
Grand Total - All Terminals							
MasterCard Totals:	1,499	128,639.42	140	8,847.47	119,791.95	5,788.74-	114,003.21
Chargeback Totals:	743	62,334.86	42	2,323.51	60,011.35	2,805.10-	57,206.25
Chgbk Resv Totals:					1,203.22-	375.00-	1,578.22-
Miscellaneous Totals:	Grand Totals:	2,242	190,974.28	182	11,170.98	178,600.08	19,097.46-
						1,602.30-	1,602.30-
						29,668.60-	148,931.48

Chargeback Reserve Balance: 44,816.41 as of 4/01/07

Deposit Activity:
 (s0p13h16v0s1b16602T)(s4168T)

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
03-01-07	03-02-07	6,033.98	03-03-07	03-05-07	6,269.27	03-03-07	03-05-07	4,539.73
03-04-07	03-05-07	6,365.77	03-05-07	03-06-07	5,825.96	03-06-07	03-07-07	3,033.41
03-07-07	03-08-07	5,308.00	03-08-07	03-09-07	3,650.67	03-10-07	03-12-07	13,182.34
03-11-07	03-12-07	4,187.94	03-12-07	03-13-07	6,229.81	03-13-07	03-14-07	8,942.79
03-14-07	03-15-07	6,491.58	03-15-07	03-16-07	8,788.81	03-16-07	03-19-07	3,687.58
03-17-07	03-19-07	5,326.88	03-18-07	03-19-07	3,536.15	03-19-07	03-20-07	4,905.84

SKNA NATIONAL BANK
 CENTRAL STREET
 P.O. BOX 343
 BASSETERRE, ST. KITT WI 85710
 210060000168

Merchant Number :

LEVEL1 : ISP
 LEVEL2 :

RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 4/01/07 To 4/30/07
 Page 1

Run Date: 5/01/07

Avg Tran		Tran Type	Discounts	Sales	Returns	Settled
Amount	& Fees	Trans	Account	Amount	Trans	Amount
		Activity				
Terminal 2100168001						
87.37		3,223.04-	60,602.93	71,622.13	110	63,825.97
89.07		1,654.04-	31,864.35	36,756.36	46	33,518.39
1,864.58-		705.00-	2,569.58-			
10,837.88-		10,837.88-				
1,012.50-		1,012.50-				
17,432.46-		** Totals:	1,202	108,378.49	156	95,479.78
		78,047.32				
Grand Total - All Terminals						
87.37		3,223.04-	60,602.93	71,622.13	110	63,825.97
89.07		1,654.04-	31,864.35	36,756.36	46	33,518.39
1,864.58-		705.00-	2,569.58-			
10,837.88-		10,837.88-				
1,012.50-		1,012.50-				
87.93		17,432.46-	78,047.32	108,378.49	156	95,479.78

Chargeback Reserve Balance: 55,654.29 as of 5/01/07

Deposit Activity:

Processed	Origination	Deposit	Processed	Origination	Deposit
Date	Date	Amt	Date	Date	Amt
04-01-07	04-02-07	2,833.15	04-02-07	04-03-07	3,490.55
04-03-07	04-04-07	3,716.40			

SKNA NATIONAL BANK
 CENTRAL STREET
 P.O. BOX 343
 BASSETTERRE, ST. KITTS WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETTERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 5/01/07 To 5/31/07 Run Date: 6/01/07 Page 1

Tran Type	Sales	Amount	Returns	Amount	Settled	Avg Tran	Discounts	Account
Trans	-----	-----	-----	-----	---	Amount	& Fees	Activity
Terminal 2100168001								
MasterCard Totals:	564	53,029.91	92	5,502.75	47,527.16	89.23	2,386.34-	45,140.82
Chargeback Totals:	290	27,554.60	38	2,259.50	25,295.10	90.90	1,239.97-	24,055.13
Chgbk Resv Totals:					1,185.06-		565.00-	1,750.06-
Miscellaneous Totals:							8,058.43-	8,058.43-
** Totals:	854	80,584.51	130	7,762.25	71,637.20		825.10-	825.10-
Grand Total - All Terminals							13,074.84-	58,562.36
Visa Totals:	564	53,029.91	92	5,502.75	47,527.16	89.23	2,386.34-	45,140.82
MasterCard Totals:	290	27,554.60	38	2,259.50	25,295.10	90.90	1,239.97-	24,055.13
Chargeback Totals:					1,185.06-		565.00-	1,750.06-
Chgbk Resv Totals:							8,058.43-	8,058.43-
Miscellaneous Totals:							825.10-	825.10-
Grand Totals:	854	80,584.51	130	7,762.25	71,637.20	89.78	13,074.84-	58,562.36

Chargeback Reserve Balance: 63,712.72 as of 6/01/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
05-01-07	05-02-07	907.31	05-02-07	05-03-07	2,495.66	05-03-07	05-04-07	2,790.73
05-04-07	05-07-07	2,431.53	05-05-07	05-07-07	1,014.43	05-06-07	05-07-07	1,575.98
05-07-07	05-08-07	2,999.76	05-08-07	05-09-07	2,588.84	05-09-07	05-10-07	2,056.78
05-10-07	05-11-07	1,403.57	05-11-07	05-14-07	3,176.13	05-12-07	05-14-07	1,624.52
05-13-07	05-14-07	962.42	05-14-07	05-15-07	2,211.44	05-15-07	05-16-07	2,175.59
05-16-07	05-17-07	1,824.44	05-17-07	05-18-07	1,373.06	05-18-07	05-21-07	572.33
05-19-07	05-21-07	972.10	05-20-07	05-21-07	645.27	05-21-07	05-22-07	1,341.69
05-22-07	05-23-07	2,394.10	05-24-07	05-25-07	3,646.74	05-25-07	05-29-07	554.75

SKNA NATIONAL BANK

CENTRAL STREET
 P.O. BOX 343
 BASSETERRE, ST. KITT WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 6/01/07 To 6/30/07

Run Date: 11/18/07

Page 1

Tran Type	----- Sales -----	----- Returns -----	--- Settled ---	Avg Tran	Discounts	--- Account ---
Trans	Amount	Trans	Amount	Amount	& Fees	Activity
Terminal 2100168001						
Visa Totals:	495 54,275.50	27 1,506.97	52,768.53	106.86	2,442.41-	50,326.12
MasterCard Totals:	252 27,572.78	17 1,438.93	26,133.85	107.85	1,240.77-	24,893.08
Chargeback Totals:			120.10-		80.00-	200.10-
Chgbk Resv Totals:					8,184.87-	8,184.87-
Miscellaneous Totals:					641.70-	641.70-
** Totals:	747 81,848.28	44 2,945.90	78,782.28		12,589.75-	66,192.53
Grand Total - All Terminals						
Visa Totals:	495 54,275.50	27 1,506.97	52,768.53	106.86	2,442.41-	50,326.12
MasterCard Totals:	252 27,572.78	17 1,438.93	26,133.85	107.85	1,240.77-	24,893.08
Chargeback Totals:			120.10-		80.00-	200.10-
Chgbk Resv Totals:					8,184.87-	8,184.87-
Miscellaneous Totals:					641.70-	641.70-
Grand Totals:	747 81,848.28	44 2,945.90	78,782.28	107.20	12,589.75-	66,192.53

Chargeback Reserve Balance: 16,243.38 as of 11/18/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
06-01-07	06-04-07	2,130.69	06-02-07	06-04-07	2,559.42	06-03-07	06-04-07	1,661.71
06-04-07	06-05-07	3,175.76	06-05-07	06-06-07	3,238.25	06-06-07	06-07-07	2,641.13
06-07-07	06-08-07	3,813.11	06-08-07	06-11-07	5,865.13	06-09-07	06-11-07	3,035.65
06-10-07	06-11-07	1,686.52	06-11-07	06-12-07	3,453.15	06-12-07	06-13-07	2,800.03
06-13-07	06-14-07	3,674.71	06-14-07	06-15-07	1,565.46	06-15-07	06-18-07	1,638.56
06-16-07	06-18-07	1,972.78	06-17-07	06-18-07	1,263.86	06-18-07	06-19-07	743.61
06-19-07	06-20-07	1,410.96	06-20-07	06-21-07	2,385.31	06-21-07	06-22-07	2,593.32
06-22-07	06-25-07	2,372.70	06-23-07	06-25-07	3,157.13	06-24-07	06-25-07	2,274.30
06-25-07	06-26-07	1,701.25	06-26-07	06-27-07	2,093.11	06-27-07	06-28-07	1,706.23
06-28-07	06-29-07	87.55-	06-29-07	07-02-07	48.01-	06-30-07	07-02-07	285.75-

SKNA NATIONAL BANK

CENTRAL STREET
 P.O. BOX 343
 BASSETERRE, ST. KITT WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 7/01/07 To 7/31/07

Run Date: 11/18/07

Page 1

Tran Type	Sales	Returns	Settled	Avg Tran	Discounts	Account
Trans	Amount	Trans	Amount	Amount	& Fees	Activity
Terminal 2100168001						
Visa Totals:		15	1,493.92	1,493.92-	99.59	1,493.92-
MasterCard Totals:		5	696.47	696.47-	139.29	696.47-
Chargeback Totals:				494.24-		644.24-
Miscellaneous Totals:					150.00-	169.00-
** Totals:		20	2,190.39	2,684.63-	319.00-	3,003.63-
Grand Total - All Terminals						
Visa Totals:		15	1,493.92	1,493.92-	99.59	1,493.92-
MasterCard Totals:		5	696.47	696.47-	139.29	696.47-
Chargeback Totals:				494.24-		644.24-
Miscellaneous Totals:					150.00-	169.00-
Grand Totals:		20	2,190.39	2,684.63-	319.00-	3,003.63-

Chargeback Reserve Balance: 16,243.38 as of 11/18/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
07-02-07	07-03-07	177.06-	07-04-07	07-05-07	312.17-	07-09-07	07-10-07	226.80-
07-11-07	07-12-07	216.15-	07-12-07	07-13-07	144.03-	07-17-07	07-18-07	266.42-
07-19-07	07-20-07	356.90-	07-20-07	07-23-07	434.56-	07-20-07	07-23-07	82.55-
07-23-07	07-24-07	170.40-	07-27-07	07-30-07	408.58-	07-31-07	08-01-07	208.01-

SKNA NATIONAL BANK

CENTRAL STREET
 P.O. BOX 343
 BASSETERRE, ST. KITTS WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 8/01/07 To 8/31/07

Run Date: 11/18/07

Page 1

Tran Type	----- Sales -----	----- Returns -----	----- Settled -----	Avg Tran	Discounts	--- Account ---
Trans	Amount	Trans	Amount	Amount	% Fees	Activity
Terminal 2100168001						
Visa Totals:		4	480.77	480.77-	120.19	480.77-
MasterCard Totals:		3	482.44	482.44-	160.81	482.44-
Chargeback Totals:				693.62-		868.62-
Chgbk Resv Totals:					175.00-	5,577.56
Miscellaneous Totals:					5,577.56	157.15-
** Totals:		7	963.21	1,656.83-	5,245.41	3,588.58
Grand Total - All Terminals						
Visa Totals:		4	480.77	480.77-	120.19	480.77-
MasterCard Totals:		3	482.44	482.44-	160.81	482.44-
Chargeback Totals:				693.62-		868.62-
Chgbk Resv Totals:					175.00-	5,577.56
Miscellaneous Totals:					5,577.56	157.15-
Grand Totals:		7	963.21	1,656.83-	137.60	3,588.58

Chargeback Reserve Balance: 16,243.38 as of 11/18/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
08-02-07	08-03-07	266.42-	08-03-07	08-06-07	217.50-	08-09-07	08-10-07	307.24-
08-10-07	08-13-07	82.55-	08-13-07	08-14-07	265.38-	08-13-07	08-14-07	178.78-
08-20-07	08-21-07	264.16-	08-24-07	08-27-07	170.40-	08-29-07	08-30-07	5,577.56
08-30-07	08-31-07	82.55-	08-31-07	09-04-07	154.00-			

SKNA NATIONAL BANK

CENTRAL STREET
 P.O. BOX 343
 BASSETERRE, ST. KITT WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 9/01/07 To 9/30/07

Run Date: 11/18/07

Page 1

Tran Type	Sales	Returns	Settled	Avg Tran	Discounts	Account
Trans	Amount	Trans	Amount	Amount	& Fees	Activity
Terminal 2100168001						
Chargeback Totals:			127.27-		110.00-	237.27-
Miscellaneous Totals:					150.00-	150.00-
** Totals:			127.27-		260.00-	387.27-
Grand Total - All Terminals						
Chargeback Totals:			127.27-		110.00-	237.27-
Miscellaneous Totals:					150.00-	150.00-
Grand Totals:			127.27-		260.00-	387.27-

Chargeback Reserve Balance: 16,243.38 as of 11/18/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
09-01-07	09-04-07	87.68-	09-12-07	09-13-07	60.00-	09-13-07	09-14-07	89.59-
09-30-07	10-01-07	150.00-						

SKNA NATIONAL BANK

CENTRAL STREET
 P.O. BOX 343
 BASSETERRE, ST. KITT WI 85710

Merchant Number : 210060000168
 LEVEL1 : ISP
 LEVEL2 : RETAIL

IP-EHEALTHYLIFE.COM
 P.O. BOX 748 BAY ROAD
 BASSETERRE KN 111110000 ST. KITTS-NEVIS

Summary Of Activity For 10/01/07 To 10/31/07

Run Date: 11/18/07

Page 1

Tran Type	Sales	Returns	Settled	Avg Tran	Discounts	Account
Trans	Amount	Trans	Amount	Amount	& Fees	Activity
Terminal 2100168001						
Miscellaneous Totals:					150.00-	150.00-
** Totals:					150.00-	150.00-
Grand Total - All Terminals						
Miscellaneous Totals:					150.00-	150.00-
Grand Totals:					150.00-	150.00-

Chargeback Reserve Balance: 16,243.38 as of 11/18/07

Deposit Activity:

Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt	Processed Date	Origination Date	Deposit Amt
10-31-07	11-01-07	150.00-						