



6715 NE 63<sup>rd</sup> STREET SUITE 103-297 VANCOUVER, WA 98661  
NEOFIRMA.COM 1.847.352.4485

September 1, 2006

To whom it may concern:

I am writing this letter to recommend Bill Hoidas and Matrix as our payment processor of choice for our own account and also for our clients.

Neofirma is an internet services company that specializes in creating online solutions for small businesses. We offer online order page development including shopping carts to process credit cards, checks, ACH debits and credits and recurring billing using very sophisticated daily reporting.

Prior to our association with Matrix we used our bank for all of our processing needs. We were never happy with their slow and stringent underwriting requirements, knowledge of the processing industry, IT support, lack of personalized customer service and response time to customer needs. We also felt that their rate structure was too rigid and often not competitive.

Bill and Matrix have offered us quick customer approval and excellent pricing. In practice I have seen that he diligently reviews every one of our accounts on a monthly basis for account performance and errors, communicating his findings to us whenever he sees something amiss or something that can be improved. Our experience with our previous vendor was that we only heard from them when we opened the account or if we called them because of a problem.

We highly recommend Bill and Matrix to any company seeking online transaction processing for credit cards or echecks.

Sincerely,

**Robert W Hafer**

Robert W. Hafer  
VP, Client Services  
NeoFirma, Inc.  
847-352-4485  
[www.neofirma.com](http://www.neofirma.com)  
[bob.hafer@neofirma.com](mailto:bob.hafer@neofirma.com)