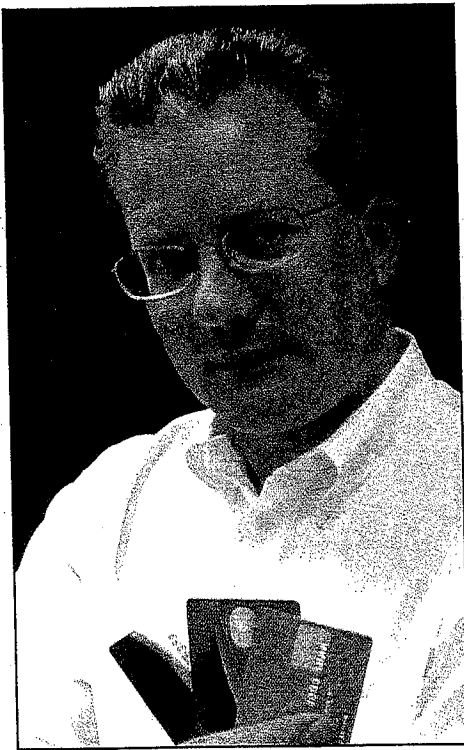


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As a payment card industry veteran, Aaron Bills is a respected voice in the industry. The co-founder of 3Delta Systems (3DSI), Bills was instrumental in growing the business from a start-up in 1998, to a market-share leader in the Level-3 commercial credit card processing business. While the card payment industry evolves at a dramatic pace, 3DSI not only keeps pace with the changes, but drives change by creating off-the-shelf and customized payment systems for its clients. "You have to be nimble in this business," said Bills, Vice President of Product and Business Development for 3DSI. "The expansion of electronic payment processing, combined with the need to process multiple tender types (such as credit/debit card and ACH) across multiple technologies, requires a solutions provider that can support more than one type of service and various business processes."

3Delta Systems addresses this business need and provides a suite of payment management solutions that help businesses of all sizes improve payment processes and lower payment costs. 3DSI designs its solutions for a demanding market segment, with complex business processes, data and transaction management issues. Specifically, its ASP (Application Service Provider) model, which is technologically in-line with the market shift, delivers high-availability, high-quality, and highly-secure solutions at price-points most competitors cannot meet.

"3DSI is attuned at delivering high performance solutions at price-points other providers only aspire to. We help our customers manage operational costs

associated with supporting a payment solution," said Bills. In contrast to the distributed software model (PC-based software or software installed on a server), an ASP model is a compelling option for many customers. Under an ASP-model, the solution provider carries much or all of the responsibility for all product updates, security updates, database back-up, training, customer support and other maintenance activity by centrally hosting the payment processing system.

"The market is booming in terms of customers using electronic payment solutions and one size does not fit all when it comes to selecting the best payment solution," Bills said. "Look for a payment processor with immediate utility and long-term potential." ■

For more information on 3DSI or to contact Aaron Bills, visit www.3dsi.com or e-Mail abills@3dsi.com.