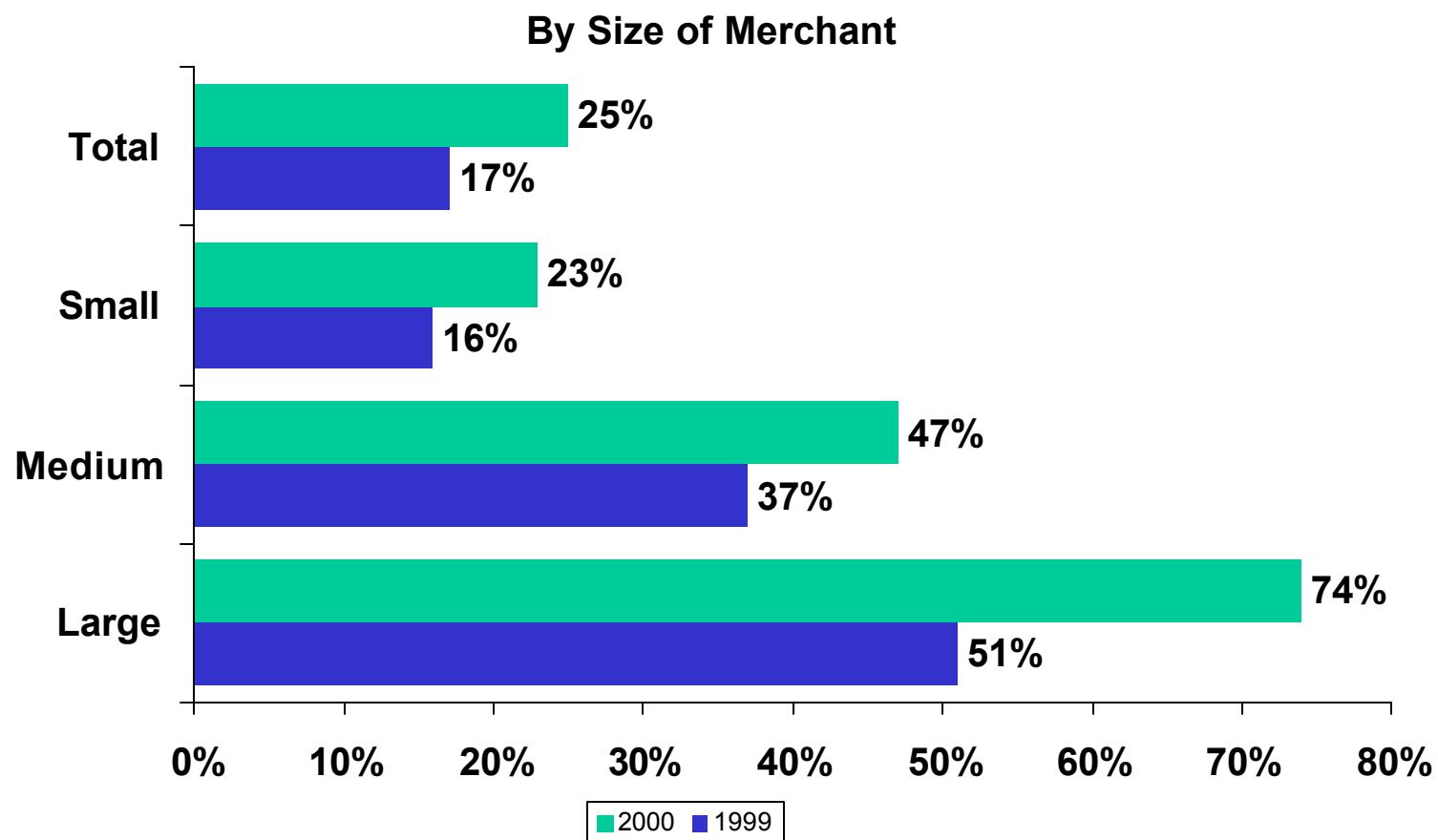




Incidence of Having a Website

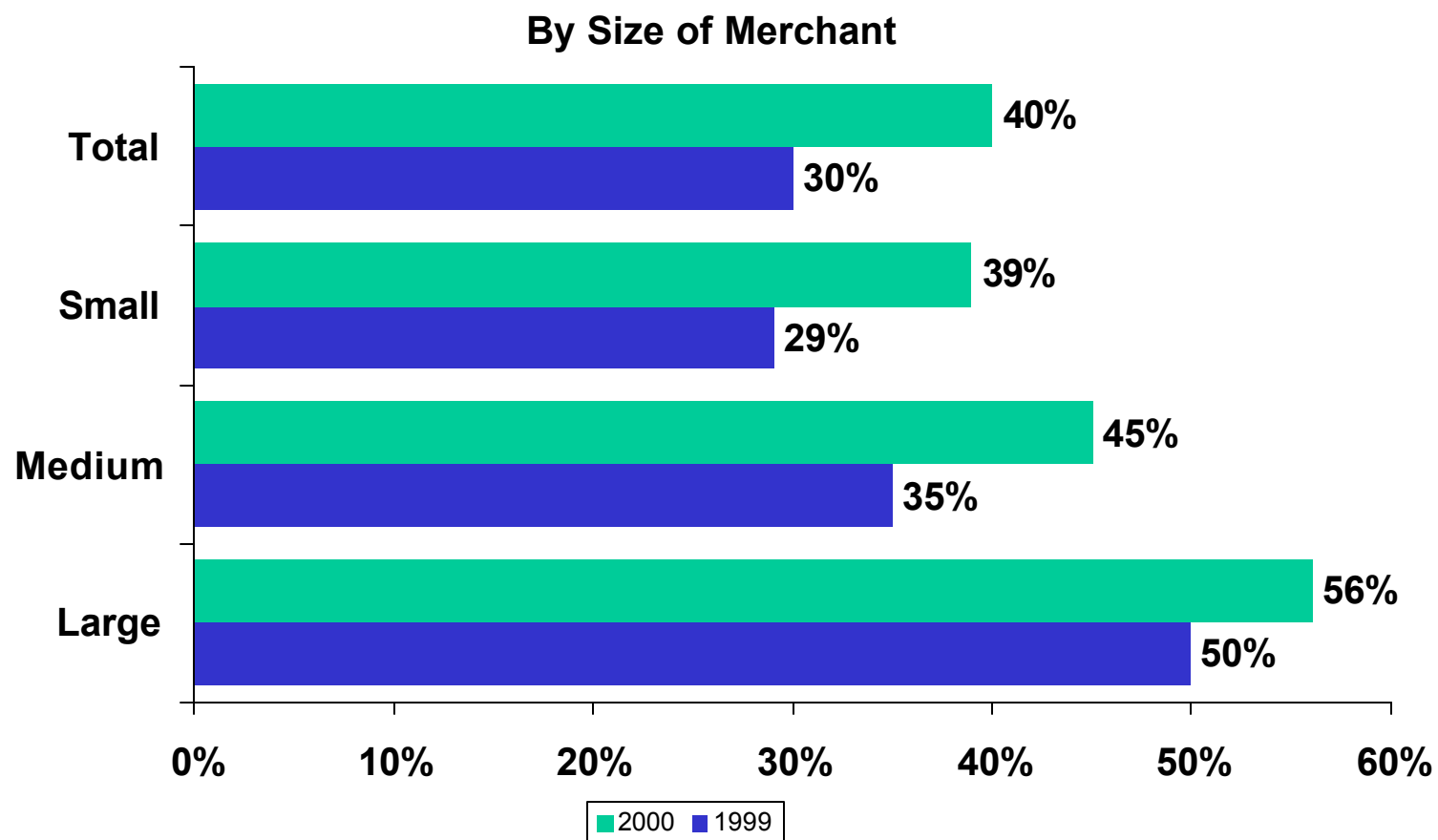


Source: Angus Reid Group *Card Merchants Study - 2000*



Intention to Set Up a Website In the Next Year or So

- Among Merchants Without Their Own Website -

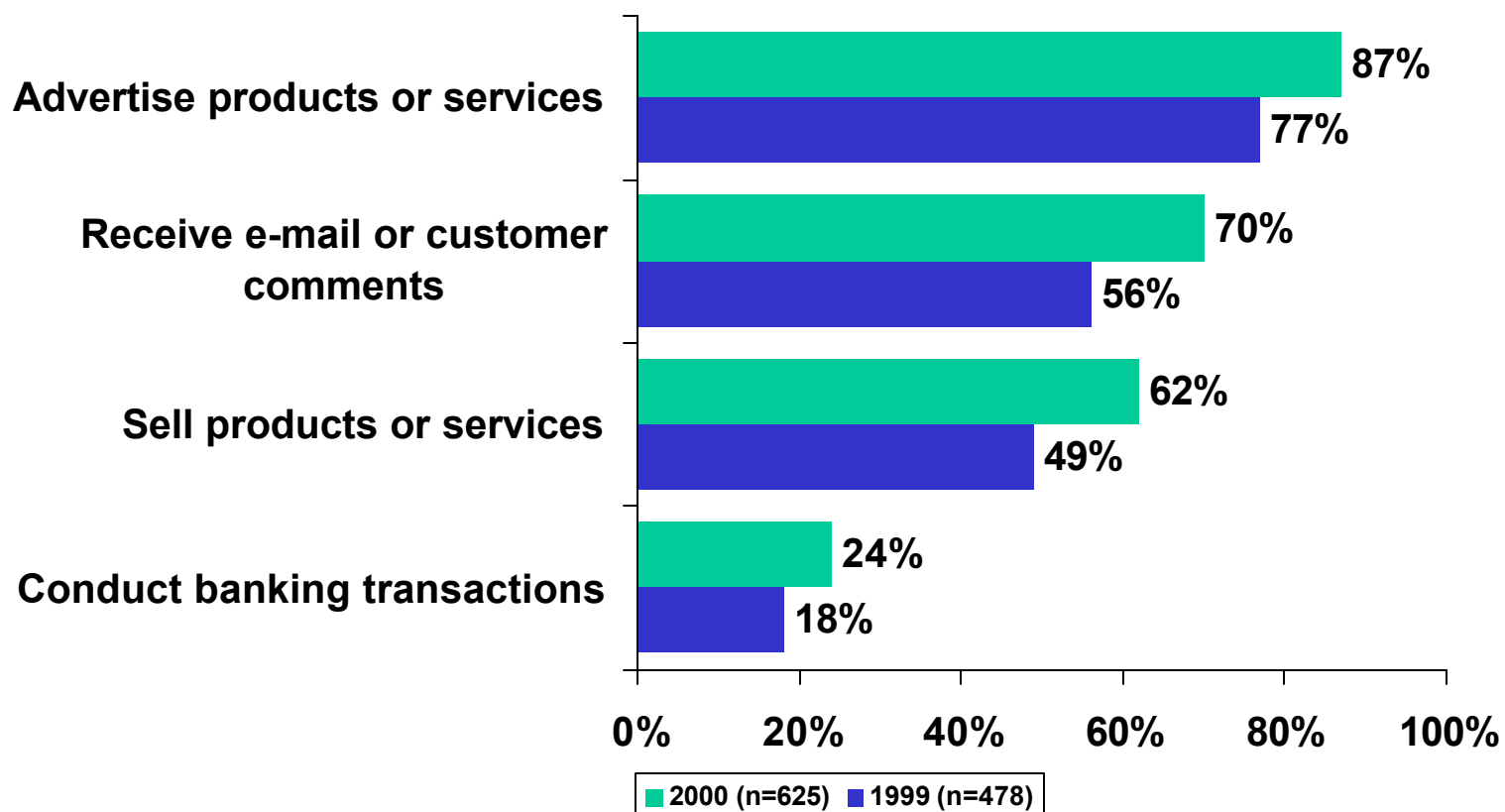


Source: Angus Reid Group *Card Merchants Study - 2000*



Use of Website

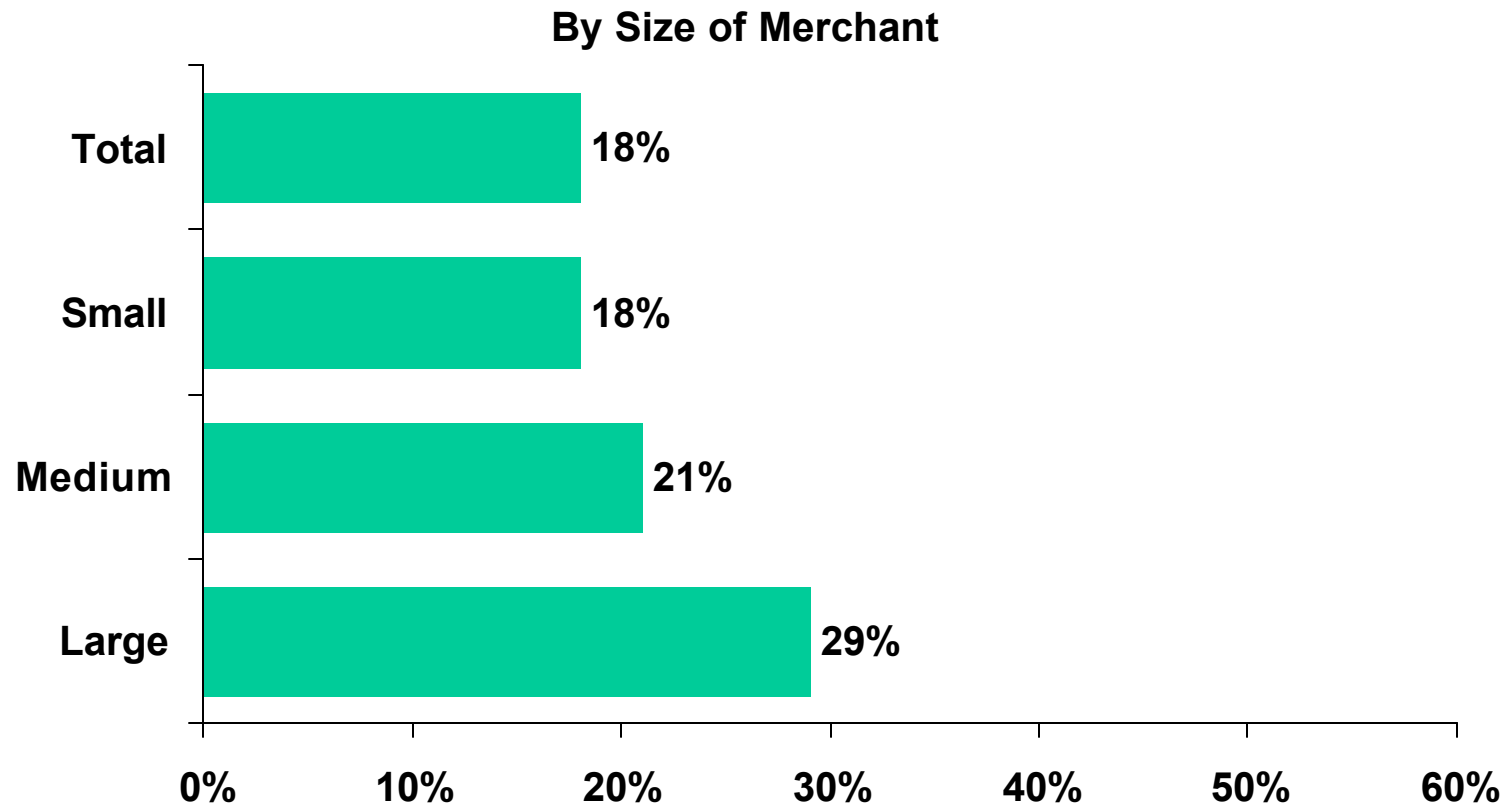
- Among merchants that have or will have a website -



Source: Angus Reid Group *Card Merchants Study - 2000*



Incidence of Purchasing Goods and Services for the Business Over the Internet



Source: Angus Reid Group *Card Merchants Study - 2000*