

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: EPIC COMMERCE, LLC,)
BANKCARD EMPIRE,)
UTIMATE BUSINESS SOLUTIONS)
THIER OFFICERS, DIRECTORS,) File No. 0800438
EMPLOYEES, AGENTS, AFFILIATES,)
SUCCESSORS AND ASSIGNS,)
)

SUMMARY ORDER TO CEASE AND DESIST

TO THE RESPONDENTS: Epic Commerce, LLC,
3219 E. Camelback Rd.
Suite #484
Phoenix, AZ 85018

Bankcard Empire
Ultimate Business Solutions
5028 S. Ash Avenue, #107
Tempe, Arizona 85282

On information and belief, I, Jesse White, Secretary of State, for the State of Illinois, through my designated representative, having been fully apprised in the premises by the staff of the Illinois Securities Department, Office of the Secretary of State, herein find:

1. That the Respondent, Epic Commerce, LLC, is a purported business entity with a last known address of 3219 E. Camelback Rd., Suite #484, Phoenix, Arizona 85018;
2. That the Respondents, Bankcard Empire and Ultimate Business Solutions, are a purported business entities with a last known address of 5028 S. Ash, #107, Tempe, Arizona 85282;
3. That on or about April 18, 2008, Respondents Epic Commerce, LLC, Bankcard Empire, and Ultimate Business Solutions, by and through their Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, offered and/or sold to at least one (1) resident of the State of Illinois, an opportunity to purchase supplies, equipment or services purportedly sufficient to enable the Illinois resident to start a business, including, but not limited to, radio advertisement, a professional

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website and ID, a "call blasts media", business cards, a "media package", a "Program" which consist of "an offering of products and services to referrals and clients provided by" the Illinois resident to Respondent as well as "marketing materials, web site integration, reporting and other associated tools to facilitate the Program"; said products and services would purportedly enable said referrals and clients to accept major credit cards and process other forms of non-cash payment transactions; the Respondents would then pay commissions to the Illinois resident; said business opportunity would be provided to the Illinois resident in return for total payments of \$30,000;

4. That Respondents Epic Commerce, LLC, Bankcard.Empire, and Ultimate Business Solutions, by and through their Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, represented to the Illinois resident, either directly or indirectly, that it would provide a marketing plan;
5. That Section 5-5.10(a) of the Illinois Business Opportunity Sales Law of 1995, [815 ILCS 602 5-1 et seq.] (the "Act") provides, inter alia, that a business opportunity is a contract or agreement, between a seller and a purchaser, express or implied, orally or in writing, wherein it is agreed that the seller or a person recommended by the seller shall provide to the purchaser any product, equipment, supplies or services enabling the purchaser to start a business when the purchaser is required to make a payment to the seller or a person recommended by the seller and the seller represents directly or indirectly, orally or in writing, that the seller will provide a marketing plan;
6. That the above-referenced promotion, solicitation or offer constitutes an offer and/or sale of a business opportunity as those terms are defined pursuant to Sections 5-5.10 and 5-5.20 of the Act;
7. That Section 5-25 of the Act provides, inter alia, that it is unlawful for any person to offer or sell any business opportunity in the State of Illinois unless that business opportunity is registered under the Act or is exempt from registration under Section 5-10 of the Act;

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8. That Section 5-95 (b)(1) of the Act provides, inter alia, that no person shall, either directly or indirectly, offer or sell any business opportunity without registration under this Act unless the person offering or selling the opportunity is exempt under the Act;
9. That Section 5-95(b)(2) of the Act provides, inter alia, that no person shall fail to file with the Secretary of State any report, document or answer required to be filed under the provisions of this Act or any rule made by the Secretary of State pursuant to this Act.
10. That at all times relevant, Respondents Epic Commerce, LLC, Bankcard Empire, and Ultimate Business Solutions, by and through their Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, failed to obtain or file for registration of the above-referenced business opportunity prior to any offer or sale in the State of Illinois;
11. That by virtue of the foregoing, Respondents Epic Commerce, LLC, Bankcard Empire, and Ultimate Business Solutions, by and through their Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, have violated Sections 5-25, and 5-95 (b)(1)(2) of the Act;
12. That Section 5-65 of the Act provides, inter alia, that whenever it appears to the Secretary of State that any person has engaged or is about to engage in any act or practice constituting a violation of the Act, the Secretary of State may issue an Order directing such person to cease and desist from engaging in any act or practice constituting a violation of any provision of the Act;
13. That based upon the foregoing, the Secretary of State hereby deems it necessary, in order to prevent Respondents Epic Commerce, LLC, Bankcard Empire, and Ultimate Business Solutions, by and through their Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, from engaging in any act or practice in violation of the Act, to enter a Summary Order to Cease and Desist pursuant to the authority provided under Section 5-65 of the Act; and

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14. That based upon the foregoing, the Secretary of State has determined that the issuance of a Summary Order to Cease and Desist is in the public interest and is consistent with the purposes of the Act.

NOW THEREFORE, IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 5-65 of the Act, Respondents Epic Commerce, LLC, Bankcard Empire, and Ultimate Business Solutions, by and through their Officers, Directors, Employees, Agents, Affiliates, Successors and Assigns, are to **CEASE and DESIST** from offering and/or selling business opportunities in the State of Illinois or to residents of the State of Illinois until further order of the Secretary of State.

NOTICE is hereby given that the Respondents may request a hearing on this matter by transmitting such request in writing to Securities Director, Illinois Securities Department, 300 West Jefferson, Suite 300A, Springfield, Illinois 62702. Such request must be made within thirty (30) days of the entry of this Summary Order to Cease and Desist. Upon receipt of a request for hearing, a hearing will be scheduled. Request for hearing will not stop the effectiveness of this Summary Order to Cease and Desist.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ENTRY OF THIS SUMMARY ORDER TO CEASE AND DESIST SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND CONSTITUTES SUFFICIENT BASIS TO MAKE THE CEASE AND DESIST ORDER FINAL.

ENTERED: This 9th day of October, 2008



JESSE WHITE
Secretary of State
State of Illinois



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