

FOR IMMEDIATE RELEASE

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eCashflow Systems Partners With National Association Of Convenience Stores To Offer NSF Check Collection Services

DENVER— eCashflow Systems LLC, a division of ePayments Corp., has signed an agreement with the National Association Of Convenience Stores (NACS) to provide returned check collection (RCK) services to the retail trade association's members.

Under terms of the agreement, NACS members will be able to use the eCashflow Systems program for non-sufficient funds (NSF) collection at no additional cost. eCashflow Systems' patented technology enables three presentations of bounced checks to the bank for payment instead of the usual two with the traditional paper method.

"We're pleased to partner with NACS for a service that provides its members with tremendous benefits at no additional cost," said Rod Hill, eCashflow Systems chief sales officer. "Most NACS retailers accept checks and currently expend a great deal of time and money chasing down bad checks. With the eCashflow program, NACS members get 100 percent of any checks collected and pass the collection costs on to the bad check writers."

According to the NACS 2006 state of the industry report, more than 82 percent of convenience stores accept checks, accounting for about 7.2 percent of all payments. NACS estimates that retailers currently incur more than \$95 in costs per returned check due to banking fees and lost employee productivity.

NACS members seeking more information on the program can contact Doug Spencer at 703-518-4293 or via e-mail at dspencer@nacsonline.com.

ePayments specializes in working with companies of all sizes who handle payments in the form of check and credit card transactions. Since U.S. banking system rules were changed to allow businesses to use the Automated Clearing House network (ACH) and Check 21 methodologies to electronically process checks from customers, a new industry of providers has emerged to support businesses with electronic check conversion, electronic NSF collection and related compliance services. ePayments Corp. has emerged as the leading provider of these services in an industry characterized by smaller 'mom-and-pop' operators.

About The National Association Of Convenience Stores

The National Association of Convenience Stores (NACS) is an international trade association representing more than 2,200 retail and 1,800 supplier company members. NACS member companies do business in nearly 40 countries around the world, with the majority of members based in the United States. The U.S. convenience store industry, with 140,655 stores across the U.S., posted \$495.3 billion in total sales for 2005, with \$344.2 billion in motor fuels sales. Since 1961, NACS has been an advocate for the convenience retailing industry providing industry information, knowledge and connections to ensure the competitive viability of our members' businesses.

About ePayments Corp.

Offering a complete range of merchant check and credit card payment processing and support services, ePayments helps businesses who receive non-cash payment transactions to reduce their risk while increasing cash flow. Unlike the traditional support players (such as banks), ePayments has evolved the technologies and processes associated with accepting checking payments to reduce the costs required to process all forms of payment. The company provides the complete range of processing services, including electronic returned check collection (RCK), electronic check conversion (ARC), Check 21 (C21) conversion, check authorization, check guarantee, check-by-phone/web, consolidated returns, Electronic Payments Compliance Assessments and credit card processing. For more information on ePayments Corp., call 303-486-0850 or visit www.epaymentscorp.com.

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