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For Immediate Release

XYZ Company Offers Easy Way to Ecommerce-Enable Websites with Secure Web Pay

(xxxx, Texas)—October 4, 2007—XYZ Company, Inc., a leading technology provider of Automated Clearing House (ACH), electronic check, credit card and debit card transaction processing and risk management services, announced today the launch of its new Secure Web Pay (SWP) product. SWP provides a simple turnkey solution for web-based payment processing, eliminating the need for extensive software development.

Merchants can link directly from their website to XYZ Company's SWP, which then takes on all responsibility related to payments, such as:

- Collecting and securing all payment data;
- Obtaining proper authorization;
- Providing rules and regulations compliance;
- Maintaining PCI compliance; and
- Supplying verification/authentication.

Through SWP, merchants reap the advantages of connecting to all major credit card processors and debit card networks, a broad array of reporting and management features, full fraud protection and a sophisticated personalization capability. Additionally, SWP provides a variety of alternate payment methods such as electronic check and bill pay.

Moreover, merchants can adapt transaction pages to their own colors, logo and website style to give customers a seamless payment experience. After clicking the "Pay Now" button on the SWP Payment Confirmation page, buyers are immediately redirected back to the desired page on the merchant's website. In addition, merchants can create multiple user-defined fields that can be used to pass along additional data with the payment and customer information.

With SWP, merchants receive, at no extra charge, a complete suite of reports and tools to help track their receivables, better manage resources and maximize cash flow.

Merchants find that accounting is made easy with plentiful reporting and management features, such as:

- A secure and detailed online record of SWP transactions.
- Downloadable logs that download transaction history into various file formats, such as Excel, CVS, QuickBooks®, XML and MYOB.
- Automatic payment settlement reports to reconcile to a bank statement.
- Automatic close-out for batch transactions, allowing immediate capture of funds and eliminating the need for the manual end-of-day batch close-out.
- Advanced search to easily find a particular transaction or subset of transactions.
- Ability to reverse, void or refund payments through XYZ Company's *VirtualTerminal™*.
- Multi-user access that provides different levels of access so employees can complete necessary tasks without having access to extraneous features.

SWP-enabled software automatically incorporates a full suite of anti-fraud protection tools, used to validate information, including: *IDVerify™*, *ATMVerify®* and *NCNVerify*. XYZ Company also provides the Secure Sockets Layer (SSL) certificate to meet rules and compliance requirements.

About XYZ Company, Inc.

XYZ Company is one of the fastest-growing privately held electronic funds transfer processors in the United States, with \$6 billion in transactions processed in 2006. XYZ Company's customers benefit from a comprehensive suite of payments products and services, including ACH origination, check verification, identity verification, credit card and debit card processing. Dedicated to providing superior customer service and industry-leading technology, XYZ Company provides tools to help organizations of all sizes reduce transaction costs, mitigate risk and increase efficiencies. For more information, visit www.achdirect.com or call 469-675-9920 Option 1.

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Contact: