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iPay Technologies Announces eBill Services

Solution Leverages Industry-Leading Aggregation Technology from CashEdge

ELIZABETHTOWN, Ky. – (November 2, 2009) – iPay Technologies

(<http://www.ipaytechnologies.com>), the nation's leading provider of online bill payment solutions and service to more than 3,600 financial institutions, will begin offering eBill service to its clients next quarter. iPay's eBill platform joins its proprietary biller network, iPayNet, with data from CashEdge's AllData® Aggregation Service and other proprietary sources to offer bill presentment and payment services to its financial institution customers. The eBill service platform will involve more than 3,600 billers, including the nation's top credit card companies, phone carriers and utilities.

CashEdge (<http://www.cashedge.com>) is the leading provider of Intelligent Money Movement solutions for financial institutions. CashEdge will provide its industry-leading financial aggregation technology, AllData®, to enable iPay to aggregate data from billers, so that it can be presented within the electronic bill pay application. CashEdge's aggregation services, which provide the widest and deepest aggregation coverage available in the industry, are highly secure and have set the industry standard for aggregation security and privacy.

"Bill presentment and payment is another service that helps financial institutions attract, retain and grow their most profitable customers," said Bill Ready, president of iPay Technologies. "We are happy to partner with CashEdge to deliver a robust and easy to use service for our customers."

iPay's eBill service will beta during fourth quarter and will be available to all financial institution customers in the first and second quarter of 2010.

About iPay Technologies

iPay Technologies provides online bill payment solutions and unmatched service to more banks and credit unions than any other bill payment provider. That includes more than half of the nation's credit unions and nearly 40 percent of the nation's community banks that use bill payment software. iPay's turnkey online bill payment solutions help financial institutions to attract, retain and grow their most profitable customers. iPay was ranked a top performer among bill pay processors by Aite Group in their 2009 industry impact report. Co-founder Dana Bowers is a regional 2009 Ernst & Young Entrepreneur of the Year. Additional information is available at <http://www.ipaytechnologies.com>.

About CashEdge

CashEdge is the leader in Intelligent Money Movement™ services providing innovative payment solutions to financial institutions for their retail and small business banking customers. CashEdge's services include mobile and online person-to-person (P2P) payments and small business payments. CashEdge currently serves hundreds of leading financial institutions, including seven of the ten largest banks in the country.

CashEdge's industry leading products include POPmoney™ for person-to-person payments; OpenNow®/FundNow® for new account opening and funding; TransferNow® for Consumers, which includes Me-to-Me Transfers and Third Party Transfers; and TransferNow® for Small Businesses, which includes Invoicing, Me-to-Me Transfers, Employee Payments and Vendor Payments. All CashEdge products are supported by industry-leading risk management capabilities that leverage proprietary technology to help financial institutions mitigate risk and decrease fraud exposure.

The Company is headquartered in New York with offices in Silicon Valley and India. For more information, visit www.cashedge.com.

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