

FOR IMMEDIATE RELEASE**Software Earnings Joins ECCHO as Sponsoring Organization**

Memphis, Tenn., Jan. 24, 2008 - Software Earnings, a leading developer of check and image processing technologies and services for the financial industry, announced the company has become a Sponsoring Organization of ECCHO, the Electronic Check Clearing House Organization, which created and maintains rules that govern private sector check image exchange for its members.

As a Sponsoring Organization, Software Earnings is authorized to offer ECCHO image exchange rules coverage to its financial institution customers. Through Software Earnings' participation on the ECCHO Operations Committee, the company will participate directly in the ECCHO rules making process, sharing insights with industry leaders in image exchange and influencing the industry's direction relative to the electrification of payments.

"Traditional paper check exchanges are governed primarily by statutes such as the Uniform Commercial Code and regulations, such as Reg CC, but there is no law to cover check image exchange," said David Walker, president of ECCHO. "In the absence of law, you need to have an agreement between the exchanging institutions. Check 21, which encourages the use of technology to enhance the check payment system, does not validate check image exchange, but rather governs only the use of a new paper document, the substitute check."

ECCHO is the only clearinghouse with private sector image exchange rules. Every depository financial institution in the United States is eligible for membership in ECCHO, which touts a growing member base of about 1,200 banks, credit unions and thrifts. ECCHO reports volume trends each month from information received from the Federal Reserve, PaymentsNation, SVPCO and regional exchanges. Reports from the month of November, 2007, demonstrate 50 percent of all U.S. institutions received check images. In addition, the average number of items received grew 205 percent from the previous year.

"While volume trends from ECCHO demonstrate phenomenal growth in image exchange, financial institutions, technology providers and the financial services industry overall must be actively involved in the development and acceptance of image exchange," said Trent Fleming, senior vice president, Strategic Market Development for Software Earnings. "Software Earnings, as demonstrated by becoming an ECCHO Sponsoring Organization and its more than 20 years in the image processing industry,

believes strongly in the advantages of imaging and has dedicated resources to industry education, advocacy, sponsorship and the creation and maintenance of rules.”

About ECCHO

ECCHO, the Electronic Check Clearing House Organization, is a not-for-profit, mutual benefit, national clearinghouse that is 100 percent owned by its member institutions. Founded in 1990, ECCHO has three primary functions: industry education, industry advocacy, and the creation and maintenance of rules that govern private sector check image exchange for its Members. More information on ECCHO and the rules for check image exchange can be found on their Web site at www.eccho.org.

About Software Earnings

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing their clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tenn. with a regional office in Charlotte, N.C.

For more information, please visit www.SoftwareEarnings.com.

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