

FOR IMMEDIATE RELEASE**Software Earnings and BankTEL Announce Partnership to Provide Seamless Remittance and Remote Deposit Solution**

Memphis, Tenn., Dec. 4, 2007 –Software Earnings, a leader in developing check and image processing technologies and services for the financial industry, has announced a partnership with Columbus, Miss.-based BankTel to provide financial institutions with an advanced seamless remittance and remote deposit solution. The combination of BankTel’s proven remittance functionality with Software Earnings’ state-of-the-art distributed capture application, FirstTouch iCapture (FTiC), enables financial institution to implement a comprehensive solution to meet the needs of customers processing remittance payments.

BankTel’s proven application components provide first-pass remittance processing functionality, including the ability to create A/R files and perform Automated Clearing House (ACH) conversion, such as back office conversion (BOC) and accounts receivable conversion (ARC) on any eligible checks. An X9.37 file is created from those items not eligible for conversion, for deposit into the financial institution’s proof-of-deposit (POD) system. Since both applications use the same hardware platform for capture, the merchant or business will also have use of the system for non-remittance deposits.

“In many systems today, combining remittance with remote deposit means passing items through multiple capture stations for remittance, ACH conversion and remote deposit,” said Trent Fleming, senior vice president, Strategic Market Development for Software Earnings. “The Software Earnings/BankTEL offering provides all three functions in a single-pass environment. Workflow is streamlined, errors are reduced and deposits are processed more quickly.”

An added benefit of the combined solution is installation and implementation flexibility. The solution can be installed at a corporate site, allowing the business to process in-house, or it can be installed at the financial institution, allowing the flexibility of offering remittance and lockbox processing on an outsourced basis.

About BankTEL

Since its inception in 1992, BankTEL[®] has installed and supported solutions in more than 600 financial institutions across the country. Their business focus has been, and will continue to be, to provide quality software and support to financial institutions. Today, BankTEL offers an array of systems designed specifically to improve operations and to provide their customers with a competitive edge.

For more information, please visit <http://www.banktel.com/>.

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, Tennessee with a development center in Charlotte, North Carolina.

For more information, please visit <http://www.SoftwareEarnings.com>.

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