
PRESS RELEASE



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Software Earnings Launches Payments Navigator

- Product saves banks time, money and reduces risk with payments imaging platform -

MEMPHIS, Tenn., Aug. 11, 2008 - Software Earnings, a leading developer of check and image processing technologies and services for the financial industry, announces the availability of Payments Navigator, an enterprise-wide suite of payments processing solutions. Payments Navigator is composed of three application suites: Payments Processing Manager, OnTrac and Payments Distribution Manager.

Payments Navigator provides banks with a system to quickly and accurately capture electronic image files as close to the source as possible, reducing transportation and infrastructure costs. Eight of the top 10 banks have implemented components of Payments Navigator to handle large image volumes from a variety of common entry points and faster processing cycles without sacrificing image quality or integrity.

“Our industry is undergoing rapid changes with the rapid transition from paper to electronic payments,” said Larry Thornton, Software Earnings’ president and CEO. “Payments Navigator was engineered on our solid foundation of industry knowledge and payments processing experience, helps banks leverage their operational experience with a technology platform that ensures the integrity of data of images as they flow from capture to posting.”

Payments Navigator consists of three main applications. Payments Processing Manager is the backbone of Payments Navigator and provides a common induction point for all transactions. The software ensures that each transaction meets all of the data integrity requirements of the organization and the industry, such as balancing, image quality and image integrity.

OnTrac is a comprehensive solution for managing the flow of files, transactions, events and activities through a bank’s electronic workflow. OnTrac ensures that a bank’s business rules, internal control requirements and processing methods are enforced throughout the entire workflow.

Payments Distribution Manager consolidates payments from all entry points to create an image cash letter. This image cash letter supports forward and return item presentment, archive feeds for storage and retrieval systems, and posting data for host systems. “Payments Navigator will help banks chart a course for payments processing that will serve the institution for years to come,” Thornton said. “Financial institutions benefit from a centralized process for data and image validation that helps them gain operational efficiencies and maintain the highest level of quality and data integrity.”

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Payments Navigator also incorporates Software Earnings' technology planning service, Polaris, which is a strategic technology planning effort that aids financial institutions in evaluating the current payments environment and identifying solutions for the next generation of payments processing.

About Software Earnings

Software Earnings is the leading provider of payments and image processing solutions for financial institutions. Since 1988, the company's innovative solutions have provided their clients quality software applications and enhancements; implementation services; training and education; and business and consulting analysis. Software Earnings is headquartered in Memphis, Tenn. with a development office in Charlotte, N.C. For more information, please visit www.SoftwareEarnings.com.

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