**CACHET FINANCIAL, FIRSTVIEW, AND CHEXAR NETWORKS ANNOUNCE NEW MOBILE DEPOSIT CAPTURE WITH IMMEDIATE FUNDS AVAILABILITY**

Chexar and Cachet integration enables FirstView cardholders to deposit any check onto their prepaid card directly from smartphones without funding delays or risk of returned items

**Atlanta, Georgia, September 29, 2011** – Chexar Networks, Inc. (“CHEXAR®”), announced today that they have reached an agreement with Cachet Financial Solutions (“CACHET”) and FirstView, LLC (“FIRSTVIEW”) to enable real time mobile deposit capture with immediate availability of funds on FirstView prepaid debit Mastercards. Consumers with the Cachet mobile check-capture application on their Android, Blackberry or iPhone devices will be able to snap a picture of any check and, if approved, receive immediate funds availability on their FirstView prepaid debit Mastercard. The companies expect to launch this new service before year end.

The adoption of prepaid debit cards, commonly known as General Purpose Reloadable (“GPR”) cards, is escalating rapidly among the underbanked population, which is estimated to be almost 90 million Americans. Traditionally these cards could only be loaded either through direct deposit of a consumer’s payroll or through cash load networks in retail outlets. In the case of cash load networks, the consumer usually has to visit a check casher and pay to cash their checks before purchasing a cash load.

Drew W. Edwards, Founder & Chief Executive Officer of Chexar Networks commented that “while mobile deposit capture of checks through smartphone applications into bank accounts is not new, the current solutions require the consumer to wait several days to receive credit for the funds on the check and they require the consumer to assume the risk if the check bounces. The traditional proposition simply does not work for the underbanked consumer because they need and expect immediate availability without recourse on their checks and they are willing to pay a fee for this value. We are making this available to this consumer with Cachet and FirstView, and with our other clients, right from their smartphone. This means eliminating this consumer’s need to travel to and from a check cashing location, saving them on fees, and enabling our clients to extend 24/7 service to their consumers right on their phones. I think this is revolutionary for the consumer and for the industry.”

“We are very excited to be working with Chexar Networks and FirstView on this new mobile solution,” said Jeffrey C. Mack, Chairman and CEO of Cachet Financial Solutions, which is headquartered in Minneapolis. “This new solution is targeting a very large and underserved segment in our country. I think our mobile check-capture application is a terrific fit for this endeavor.”

**About Chexar**

CHEXAR® is the national leader for technology and solutions to enable clients to cash, deposit or load any check with immediate funds availability. Chexar’s solutions provide clients with the ability to truly serve the nation’s under-banked population now estimated to be almost 100 million people. The gating factor for these consumers is their need to change all types of checks into cash or value before they can acquire other services including bill pay, money transfers, or prepaid cards.

Chexar’s solutions enable any business to convert ANY type and ANY size of check to cash or to immediate credit onto Prepaid Cards or as fee-based deposits into bank accounts. The company’s one-of-a-kind solutions combine multiple national databases, rules engines, and proprietary technology with redundant 24/7 risk management centers to achieve the industry’s highest automated and overall approval rates on any check.  Chexar’s solutions are deployed across multiple platforms including turnkey point of sale solutions, assisted and self-service kiosk solutions, and full XML integrations. For more information, please visit [www.chexar.com](http://www.chexar.com).

**About Cachet Financial Solutions**

Cachet Financial Solutions is a leading provider of mobile deposit capture (MDC) solutions for financial organizations and their customers. Their industry-leading platform has been designed to simplify the process for delivering, implementing and servicing MDC. In partnership with Chexar, Cachet can provide an end-to-end mobile check capture solution. Cachet’s mobile check capture solution utilizing Mitek’s IMagePROVE™ technology allows consumers to load checks onto their prepaid card using their camera-equipped smartphone or tablet. Cachet’s mobile check capture application is convenient and simple to use, allowing for quicker access to funds on their reloadable prepaid cards. For more information, please visit [www.cachetfinancial.com](http://www.cachetfinancial.com).

**About FirstView**

FirstView, LLC is a vertically integrated prepaid debit card processor and program manager. FirstView provides turnkey prepaid debit card solutions enabling clients to enjoy all the benefits of operating a fully custom prepaid debit card program, without the compliance risk, overhead and operational burden associated with entering the business directly. FirstView’s unique approach to the prepaid card business allows clients to focus on what they do best -- providing best in class service to their customers -- while relying on FirstView as a trusted partner to navigate the complex and rapidly-changing operational, risk and compliance environment of the prepaid debit card business. The result is enhanced client and consumer satisfaction, as each program is custom built from inception and can be modified quickly in response to changing business needs. For more information, visit [www.firstviewfinancial.com](http://www.firstviewfinancial.com).

###