



Press Release

## **Chexar and eCash Software Systems Announce an Integration to Streamline the Check Cashing Business in North America**

**Short term lenders seeking to add professional check cashing to their store franchise with Chexar's outsourced risk management model no longer need two separate platforms if they utilize eCash's loan platform.**

**February 29, 2012, Atlanta, GA** – Chexar and eCash Software systems today announced that eCash has fully integrated Chexar's centralized professional check cashing solution into eCash's leading short-term loan system. The prime objective of the integration is to ensure that multi-line operations can leverage the scalability and efficiencies of centralization and control over both product sets. The solution, which has been operational for almost a year in hundreds of locations in a leading short-term lender, is now available to all eCash clients looking to add professional check cashing services to their franchise.

"The integration is envisioned to facilitate ease of business and process benefits for all eCash customers who provide Check Cashing services either exclusively or in conjunction with their other superior product offerings. Using the centralized turnkey risk management system of Chexar, it will enable our customers a better means of safely and profitably offering professional check cashing services at their retail locations," said Scott Putnam, CEO of eCash. This integration will result in better defined efficiencies' operationally and create effective risk management for check cashing companies and provide technological benefits with the collaboration of two technology systems.

"As the financial services industry evolves within today's economic and legislative environment, traditional payday lenders across the nation are rapidly transforming their retail franchises into multi-line financial service centers. eCash has been recognized as a champion in the industry for meeting this demand by investing in development to expand their product line. "The combination of eCash and Chexar makes an unbeatable solution for these companies," Drew W. Edwards, CEO of Chexar Networks, Inc. said. "The integration provides for a seamless process that eliminates duplicate entries and provides for true full service check cashing, lending and other services on a single platform," he added.

### **About eCash**

Architecture of the eCash Software System began over seven years ago in response to a lack of complete and affordable software solutions for the payday advance industry. A superlative development team was assembled and directed by experienced industry professionals during the development process. These professionals have been profoundly involved in this industry for a number of years and have a complete understanding of the challenges that these businesses are faced with during today's financial and legislative atmosphere. eCash has responded to these demands by expanding its various product lines to include additional revenue streams for their customers in order to remain flexible and profitable in the current marketplace. Today, eCash has become the clear leader in Web-Based Financial Service Solutions

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specializing in Payday Advance, Check Cashing, Title Loans, Consumer Finance, Internet Loans and Open Lines of Credit. eCash is 100% US-based and boasts a proven successful collections module, unsurpassed back-office reporting system, exceptional customer support, automated ACH module, multiple interfaces with leading vendors in the industry and many other dynamic and innovative solutions.

### **About Chexar**

CHEXAR® is the national leader for technology and solutions that 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 and to mitigate the risk of duplicate deposits on all check transactions. 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, mobile devices, and full XML integrations. For more information, please visit [www.chexar.com](http://www.chexar.com).

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