

ACH ALERT

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ACH ALERT Granted Patent for Fraud Protection System *Financial Institutions Using System Tout Customer Satisfaction, Value-Added Service*

(Chattanooga, TN) July 21, 2011 -- ACH Alert announced today it has been granted a patent for its fraud mitigation system.

“This patent is a significant accomplishment for our team,” said Debbie Peace, CEO of ACH Alert. “We have spent considerable time and money to develop the next generation of fraud prevention. Our patented solutions help financial institutions provide added protection for their commercial and consumer clients.”

Peace points out ACH A.L.E.R.T., one of two fraud mitigation systems they offer, goes well beyond a simple process of alerting an organization that an ACH transaction has been attempted.

“The system’s intelligence enables ACH A.L.E.R.T. to apply complex NACHA Operating Rules enforcement behind the scenes,” said Peace. “Our system simplifies the client experience and helps financial institutions provide added protections and convenience for their commercial and individual clients; while automating processes and ensuring compliance.”

ACH Alert’s patented automated processes provide real-time protection for commercial and individual clients, simplifying the identification of trusted trading partners for the client independent of bank involvement and making the dispute resolution process a “lights out” proposition for the financial institution.

“A lot of competitors claim to have fraud mitigation systems like ours and they simply don’t,” said David Peace, president of ACH Alert. “We built this technology process from the ground up; if it is not ACH A.L.E.R.T. it simply is not the cutting edge for ACH transaction protection.”

Commercial, mid-size and small business accounts are all subject to the same limited return window of one to two days if they are victims of an unauthorized ACH debit. ACH Alert’s patented process’ real-time detection and immediate response to an unauthorized ACH transaction prevent financial loss. Traditional methods of fraud identification are ACH debit blocks and filters.

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The more restrictive ACH debit block results in a systematic return of any ACH debit that is presented. ACH debit blocks provide complete protection against unauthorized ACH debits but also prevent a business from leveraging the cost-reducing benefits of ACH. The labor intensive ACH debit filters provide some flexibility but require a business to obtain the company ID that a trading partner will use in their ACH transactions. The business must provide the ID to the financial institution, which must then setup the ACH filter. ACH Alert's service eliminates both problems.

Consumer accounts enjoy a longer return window but the dispute resolution process is inconvenient and can make funds unavailable until a resolution is achieved. ACH A.L.E.R.T. provides real-time information and a convenient pre-populated dispute resolution mechanism that allows a customer to reclaim funds without ever going to the financial institution. Financial institutions will realize cost savings from automating the dispute process and be provided a new residual revenue stream from this value added service.

"While providing increased fraud protection, ACH Alert's patented processes do not significantly increase the overhead or add to the administrative responsibilities of any party involved in an ACH transaction," Peace said.

Initial System Installations Going Well

"ACH Alert's array of fraud mitigation systems is becoming increasingly popular among financial institutions," said Kim Bruck, vice president, Business Development for ACH Alert.

ACH Alert has agreements with Chattanooga-based CapitalMark Bank, Kansas City-based UMB Bank, n.a., a subsidiary of UMB Financial Corporation (NASDAQ: UMBF), Green Bay-based Associated Banc-Corp (NASDAQ: ASBC) and Regions Bank, n.a., a subsidiary of Regions Financial Corporation (NYSE: RF) to provide commercial accounts with real-time, actionable alerts when an ACH debit is presented for payment.

"With our A.L.E.R.T. systems' ability to operate independently of a financial institution's existing technology; no system integration is required," said Bruck. "We have had good reports from our clients and their commercial customer accounts so far."

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“Everything has worked as ACH Alert said it would,” said Doug Milway, senior vice president of Product Management at Associated Banc-Corp. “ACH Alert has been very responsive and available; they helped with the transfer of data from our legacy systems, and provided video tools for training and education. We really feel that we have leap frogged our competition in the market.”

“Given today’s landscape, the ACH A.L.E.R.T. system provides the crucial service of alleviating unauthorized debits from posting to our customers’ accounts,” said Uma Wilson, vice president of UMB Product Management and Development. “For our customers, the ease of use is an attractive feature and it does not require them to input a plethora of information to setup an authorized trading partner. Our partnership with ACH Alert allows us to present customers with simple yet highly effective solutions in mitigating risks.

New Technologies on the Horizon

While ACH Alert celebrates the achievement of successfully obtaining a patent for their ACH A.L.E.R.T. system, Debbie Peace said they are not satisfied with this accomplishment. ACH C.O.P.S., another fraud mitigation technology developed by ACH Alert, is designed to provide account takeover fraud protection for *originators* of ACH and Wire transactions. Peace said ACH Alert has filed patents for several unique fraud mitigation technologies.

“We are excited our A.L.E.R.T. system has received a patent and that our current customers are having good experiences with this cutting edge fraud mitigation technology,” said Peace. “But we have other new technologies in development; and we look forward to making ACH and Wire fraud detection and resolution a seamless process.”

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About ACH Alert

ACH Alert provides innovative fraud detection services to financial institutions ranging from community banks to top tier financial institutions. With more than 20 years of industry experience, the founders of ACH Alert are dedicated to assisting financial institutions in mitigating the risks associated with electronic payments. For more information, visit www.achalert.com