



ACCESS SOFTEK, INC

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Access Softek Partners with Cachet Financial Solutions to deliver an integrated mobile banking and real time mobile deposit platform

MINNEAPOLIS, Minn. – January 31, 2012 – Access Softek, a premier mobile banking platform provider recently announced the formation of a new partnership with Cachet Financial Solutions, a leading provider of remote deposit capture (RDC) Solutions. The two companies plan to integrate Cachet’s mobile check deposit services into Access Softek’s mobile banking platform – Mobile Finance Manager (MFM). The integration of mobile banking and mobile check deposit into a single application will provide real time posting of deposits and a seamless, user-friendly experience for their customers.

“Integrating with an innovative market leader like Access Softek is an exciting opportunity,” said Jeffrey Mack, President and CEO of Cachet Financial Solutions. “We believe Cachet’s Select Mobile™ deposit services with our patent-pending, real time image verification software CheckReview™ will be a great addition to their current mobile platform offerings.”

The foundation of Cachet’s mobile deposit application is convenience and simplicity for the customer. Cachet’s Select Mobile service allows account holders to initiate mobile deposit sessions and submit checks with their smartphones or tablets. Making a mobile deposit is as easy as keying in the deposit amount, snapping photos of the front and back of checks and submitting the images to the financial institution. Cachet’s service captures the check and converts it to a high-quality image. Before transmitting the images, Cachet formats the images and corrects any distortions or skewing utilizing Mitek’s patented technology and confirms that the images meet the industry’s Check 21 and mobile image-quality standards. All transactions are transmitted in real time with multiple layers of security and, if necessary, can be traced back to registered smartphones in order to combat fraud.

“The Cachet/Access Softek integration adds real time deposit as a core turnkey function of our mobile banking solution,” said Chris Doner, CEO of Access Softek. “Access Softek is proud to be a leader in mobile banking technology, and we are pleased to be working with a professional team that is dedicated to providing innovative solutions to meet the mobile needs of our customers.”

Through the partnership with Cachet, Access Softek’s mobile platform customers will be able to efficiently deposit their members’ checks regardless of where they may be. Cachet’s complete solution, which includes account management, sales and marketing assistance and 24/7 customer service, provides financial institutions the ability to quickly and efficiently deploy the product to the end user.

Integrating mobile deposit capture directly within Access Softek’s mobile banking application creates a more user-friendly experience, by allowing the accountholder to manage almost every banking function from the convenience of a mobile device. Industry analysts anticipate a high adoption rate for mobile deposit capture solutions, especially among current users of mobile banking applications. According to research conducted by research firm Mercatus LLC in February 2010, 59% of today’s mobile banking customers are likely to adopt mobile deposit capture if the technology is offered by their financial institution.

About Cachet Financial Solutions

Cachet Financial Solutions is a leading provider of commercial and consumer remote deposit capture (RDC) solutions for financial institutions and their customers. RDC Select™, our fully integrated, customized solution, is a unique platform that eliminates the need for financial institutions to build and manage their own RDC business. Cachet's web-based business solution (available for both Mac & Windows operating systems) along with our mobile application (available on iPhones, BlackBerrys, Androids and tablets) provide financial institutions greater freedom and flexibility when providing RDC to their customers. Our industry-leading platform has been designed to simplify the process for delivering, implementing and servicing RDC. Cachet's sophisticated marketing strategy and professional sales training program ensures our customers are successful with their RDC initiatives. Let us help you Unleash the power of RDC!™ For more information call 877.318.4449 or visit www.cachetfinancial.com.

About Access Softek

Access Softek, Inc. is a software company based in Berkeley, California. Founded in 1986, it develops innovative products that offer enriched functionality and increased security to the customers/members of banks, credit unions, brokerage firms and others. Access Softek is a partner with Microsoft, Intuit, H&R Block, Fiserv, Diebold, Online Resources, and its customers include over 200 banks and credit unions. For more information about Access Softek visit www.accesssoftek.com or call 510.848.0606.