



FOR IMMEDIATE RELEASE

Check 'n Go® Completes Check Cashing Conversion to Chexar® Risk Management Platform

Tuesday, October 20, 2009: Cincinnati, Ohio – Check 'n Go, a leading provider of consumer financial services, has just completed the conversion of nearly 1,000 of its financial service centers to a risk management solution offered by eight year old Chexar Networks, Inc. ("Chexar") in Atlanta, Georgia. The conversion marks the second of the nation's largest payday loan operators to move to Chexar this year after piloting the solution in a number of locations. The move gives Chexar over 2,200 installed retail outlets in 36 states, up from 150 at the beginning of the year.

Chexar's one of a kind solution was developed in 2001 and enables a financial services provider to truly compete by cashing any type of US denominated check including checks of any size. The combination of technology, databases, and call centers is unmatched in the marketplace. The company's algorithms authorize many of the transactions processed by Chexar instantly, while others are routed to multiple risk centers where intervention steps are taken to protect the clients from extraordinary losses.

Chris Swartz, Check 'n Go's Vice President of Product Management stated that "after only a few weeks of testing on the Chexar platform, it was apparent that our enhanced capability to authorize a broader variety of check types would increase our number of check cashing transactions and allow us to better serve the needs of our consumers."

Chexar Founder & CEO Drew W. Edwards explained "Chexar has the ability to cash all types of checks of all sizes using all allowable forms of identification and to do it consistently. Our solution has been honed over the past 8 years to ensure that the experience that our clients deliver to their customers meets or exceeds the experience that this customer would receive at one of the more traditional check cashing outlets. We believe Chexar is unique in the marketplace."

In addition, Check 'n Go was attracted by the ability of the Chexar system to improve the detection of fraudulent transactions. "One thing we have learned over the past year is that organized fraud rings tend to hit all of the operators in a market at the same time," stated Swartz. "With many of our industry peers also implementing the Chexar system, we increase the chance of the system detecting these fraudulent transactions."

Edwards went on to say "We developed our solution while operating our own financial services model in bank branches where check cashing was the lead product. Therefore, in addition to our technology



solution, we have been able to partner with our clients to transfer that experience and help them succeed in their effort to diversify into check cashing.”

About Check 'n Go

For more than 15 years, Check 'n Go has been a leading provider of convenient consumer financial products. Headquartered in Cincinnati, Ohio, Check 'n Go provides products and services that preserve consumer choice and increase access to credit for millions of American families. As a founding member of the Community Financial Services Association of America (CFSA), Check 'n Go is a leading advocate of CFSA's Best Practices promoting responsible lending and consumer protection. Check 'n Go operates nearly 1,100 locations in 29 states and online at www.checkngo.com.

About Chexar

CHEXAR® is a technology and verification company that provides its clients with a centralized turnkey risk management system enabling them to safely and profitably offer professional check cashing services at their retail locations. Chexar's SmartScoresm check processing system combines a learning database with live risk management centers to successfully manage the risk of cashing all types of checks. Born originally as a retail financial services provider, Chexar and its team bring real insight and support to traditional and non-traditional lenders seeking to add check cashing services to their business model. Today Chexar has over 100 employees serving over 2,200 locations in 36 states and is the fastest growing total solution provider for check cashing in the industry. Chexar's technology is also available as a hosted software solution enabling volume check cashers to implement robust centralization for their approval processes.

Check 'n Go Contact:

Chris Swartz
VP, Product Management
Check 'n Go
Phone: 513-229-6556
E-Mail: cswartz@access-financial.com
Website: <http://www.checkngo.com>

Chexar Contact:

Drew W. Edwards
Chief Executive Officer
Chexar Networks, Inc.
Phone: 770-640-0695 ext 201
E-Mail: drew@chexar.com
Website: <http://www.chexar.com>

#End of Release#