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FOR IMMEDIATE RELEASE

ProPay Adds Automated Clearing House (ACH) Data Encryption And Tokenization To Its Suite Of ProtectPay Services

-ProPay clients can now collect and disperse funds via the ACH network without having to touch or store customers' sensitive bank account information-

Lehi, Utah – May 10, 2010 – On the heels of winning the **2010 ETA ISO of the Year Award** **ProPay** (www.propay.com), an industry leader in **End-to-End Payment Security**, **credit card processing**, and **electronic payment services**, announced today that it has added encryption and tokenization of Automated Clearing House (ACH) data (bank routing and account numbers) to its suite of ProtectPay services. The addition of this functionality illustrates ProPay's proactive approach to helping organizations protect sensitive data.

"The continuing increase in bank account takeovers is a serious concern for banks and their customers," said **Avivah Litan**, Distinguished Garter Analyst. "Clearly, protecting ACH data is equally, if not more, important than protecting credit card data because there are fewer protections for consumers in the event that banking information is compromised."

According to the FDIC, in the third quarter of 2009, **bank fraud involving electronic funds** transfers rose to over \$120 million.

Like other ProtectPay services, ProPay's ACH encryption and tokenization solution removes the need for organizations to store, transmit, or process sensitive ACH payment data on initial and subsequent transactions. After ProPay captures, encrypts, and processes the ACH data, the data is replaced with a token which organizations can use for future transactions against the data.

ProPay's ACH encryption and tokenization services can be used to collect payments and disburse funds via the ACH network. Organizations can use ProPay's online interface, batch file processing, or Application Programming Interface (API). The ProPay API enables organizations to easily integrate the service into their existing platform or website.

By encrypting and tokenizing ACH data, organizations can proactively address the protection of ACH data. Their customers and members can confidently use ACH as a secure payment option while the organizations benefit from lower transaction fees.

"ProPay is excited to extend its leadership role in providing simple, safe and affordable payment solutions to its customers by adding the ability to encrypt and tokenize ACH data," said **Greg Pesci**, **ProPay's Chief Operating Officer**. "ACH data is increasingly a target of the hacking community. ProPay is leading the industry and applying the same technology for protecting payment card information to the protection of ACH data through our ProtectPay offering. Remove the data and you remove the risk."

Benefits of ProPay's ACH Solution:

- Encrypts and Tokenizes sensitive ACH payment data
- Enables the lower transaction costs associated with ACH
- Integrates easily into organizations' platforms or websites through the ProPay API
- Supports Business (CCD), Personal (PPD), Web-based (WEB), and Telephone (TEL) ACH transactions
- Provides accessible, customized reporting
- Supports both high and low volume ACH processing

About ProPay

Since 1997, ProPay has led the market in providing simple, safe and affordable credit card processing and electronic payment services for businesses ranging from the small, home-based entrepreneur to multi-billion-dollar enterprises. ProPay is leading the industry as a provider of complete End-to-End Payment Security solutions through robust encryption and tokenization which reduces, and may even eliminate, the business' risk of having sensitive payment data compromised. ProPay is a privately held company, headquartered in Lehi, Utah. For information, visit www.propay.com/pressroom/.

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