



Baldwin Hackett & Meeks, Inc.

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BHMI and Alaric International Sign Joint Marketing Agreement

Two leaders in the financial software industry join forces to offer a robust, flexible, and cost effective front-end and back office solution for managing electronic payment transactions.

Omaha, NE and London - October 30, 2008 - Baldwin Hackett & Meeks, Inc. (BHMI), a leading supplier of back office EFT financial software products and services, today announced that it had signed a joint marketing agreement with London-based Alaric. The two companies have agreed to work together at select accounts to integrate the BHMI Concourse Financial Software Suite™ with Alaric Authentic™. Authentic is a front-end EFT application that authorizes and routes electronic transactions for issuers and acquirers of credit, debit, and private label cards. Concourse is a back office software suite that calculates transaction-based fees, completes settlement and reconciliation, and provides disputes management for electronic transactions that have been authorized by a front-end system like Authentic.

“Both Authentic and Concourse are platform independent, configurable, and scalable to accommodate future business needs,” said Jack Baldwin, BHMI Chairman. “Because Alaric’s architecture approach is similar to ours, BHMI is able to deliver flexible, robust rules-driven back office processing capabilities that interface seamlessly with Authentic.”

“The integration of BHMI’s Concourse back office products with Alaric’s front-end payments and fraud detection solutions provides a strong value proposition for financial services companies that are processing EFT transactions,” said Steve Lomax, Director of Sales and Marketing at Alaric. “Not only is the combined solution extremely robust and flexible, it is cost effective and designed for high volume

transaction processing. The unique features of the Alaric and BHMI solution also open the doors for new revenue, service, and cost saving opportunities.”

To schedule a customer briefing or webinar highlighting the advantages of the combined Alaric and BHMI offering contact Casey Scheer, Director of Sales and Marketing at BHMI. Casey can be reached at 402-333-3300 or casey.scheer@bhmi.com.

ABOUT ALARIC INTERNATIONAL

Headquartered in London and with international offices in the U.S., Malaysia and Australia, Alaric is a leading supplier of advanced technology payments based products and services. Alaric offers solutions for both SOA-based and conventional multi channel payments integration, card authorization, switching and routing, enterprise wide fraud detection and card fraud detection. Alaric’s customers include First Data, Euronet, Telecash, Corner Banca, Aduno, Swisscard, Yorkshire Building Society, Cumberland Building Society and Ukash. Alaric’s products are 100% written in Java and are fully platform independent and scalable to meet the needs of the largest institutions and processors. Alaric is entirely focused on the payments industry and has a highly qualified team of payments and systems professionals which concentrates on designing and delivering sophisticated payment solutions based on Alaric’s software products. For more information, please visit www.alaric.com.

ABOUT BALDWIN HACKETT & MEEKS, INC.

Baldwin Hackett & Meeks, Inc is the creator of Concourse - a powerful PCI-compliant back office software suite specifically designed to manage electronic payments including credit, debit, POS, ATM, mobile, and prepaid. With user-configurable business rules, an online transaction repository, and a continuous processing architecture, Concourse proactively assesses and allocates fees for all business relationships, settles and reconciles all transaction types, and automates the process of identifying and

facilitating disputes. Concourse also has a user-friendly, browser-based transaction viewer and extensive reporting capabilities. For more information, please visit www.concoursefinancialsoftware.com.

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