

Payment Processing, Inc. Forms Referral Relationship with AdvanceMe, Inc.

PPI and Its Resellers to Help Merchants Grow Businesses with Convenient Alternative to Traditional Financing

NEWARK, CA AND ATLANTA (October 16, 2007) –Payment Processing, Incorporated (PPI), the industry leader for integrated payment processing, today announced a new referral relationship with AdvanceMe, Inc., the nation's foremost provider of Merchant Cash Advances for small and mid-sized businesses. The alliance allows PPI resellers to offer Merchant Cash Advances to merchants based on their future credit and debit card receivables. Merchants can immediately use these funds to improve their businesses.

"We believe our Merchant Cash Advance product will strongly enhance PPI's already robust product offerings," says Glenn Goldman, chief executive officer of Capital Access Network, Inc., the parent company of AdvanceMe, Inc. "Our strategic relationship with PPI solidifies our ability to serve merchants quickly and easily."

AdvanceMe's best-in-class funding product is quickly becoming recognized as one of the most "business-friendly" forms of working capital available today. A Merchant Cash Advance provides working capital to business owners without any personal collateral by purchasing the business' future credit card sales. Once a PPI merchant is approved, a lump sum is deposited into the merchant's business checking account. As each day's credit and debit card transactions are settled, a specified percentage is forwarded by PPI to AdvanceMe and applied to the remaining Merchant Cash Advance balance.

"PPI is always looking for ways to provide additional value to our partners and merchants. In this economic environment, securing working capital from traditional financing sources can be difficult and time consuming. The AdvanceMe program helps our resellers with customers who have limited resources, so they can realize new opportunities and build their businesses," says Chuck Riegel, executive vice president, software products and partnerships at PPI. "We support our partners by managing the entire process from merchant application to payment forwarding. In addition, PPI Advantage Partners who refer qualified merchants also receive an ongoing revenue share."

About Payment Processing, Inc.

Payment Processing, Inc. (www.paypros.com) is the industry leader for integrated payment solutions. PPI provides software developers with a full range of services for integrating electronic payments including gateway services, integration support, merchant support and services, and PABP/PCI security assistance. Additionally, PPI provides software developers with the ability to generate additional revenue while substantially reducing their support costs for integrated payments.

Today, PPI is the most successful company in the world focused on integrated payment processing, supporting nearly 700 active partners and 23,000 merchants with efficient, cost-effective payment solutions. In 2006, PPI processed in excess of \$3 billion in Visa[®] and MasterCard[®] payments.

About AdvanceMe, Inc.

AdvanceMe, Inc. in Kennesaw, GA is the nation's leading provider of Merchant Cash Advances to small and mid-sized businesses. Since 1998, AdvanceMe has made more than 40,000 advances, providing almost 20,000 business owners in all 50 states with close to \$1 Billion dollars in working capital. Owners use AdvanceMe capital to renovate, purchase new equipment and supplies, fund advertising, manage unexpected expenses and seasonal downturns and free themselves from second mortgage liens and personal guarantees associated with loans. For more information about AdvanceMe's innovative working capital solution, call toll-free 1-866-700-6486 or visit www.AdvanceMe.com.

About Capital Access Network

[Capital Access Network, Inc.](http://www.CapitalAccessNetwork.com) (CAN) serves the small business market through its wholly owned subsidiaries. CAN is engaged in the business of generating and maintaining high yielding short-term assets by leveraging leading edge data, systems and technology that is married to a unique, highly effective collection methodology. Founded in 1998, CAN currently employs 300 people in five main locations in New York, Georgia, Massachusetts, Minnesota and Costa Rica.