

## AdvanceMe, Inc. Signs Merchant Cash Advance Agreement with RBS Lynk

### Industry-Leading Payment Processor Will Support AdvanceMe's Merchant Cash Advance Product to Merchants

**ATLANTA (November 27, 2007)**—AdvanceMe, Inc. (AMI), the nation's leading provider of Merchant Cash Advances for small and mid-sized businesses, today announced a referral agreement with RBS Lynk, the U.S. payment processing arm of The Royal Bank of Scotland Group. Through this agreement with AdvanceMe, RBS Lynk is expanding its product portfolio to include Merchant Cash Advances, helping clients access capital quickly despite the recent credit crunch.

RBS Lynk is a leading, single-source provider of electronic payment processing services – including credit, debit, EBT, checks, gift cards, e-commerce, customer loyalty cards, fleet cards, prepaid cards, ATM processing and cash management services.

"We are extremely excited to enter into this relationship with AdvanceMe," said Thomas Konz, SVP of Marketing for RBS Lynk. "In our continual effort to provide customers with the most innovative and growth-oriented products available, RBS Lynk sought a Merchant Cash Advance provider that could demonstrate a track record of success in serving both its merchants and partners. We were very impressed by their best practices and world-class customer service support."

AdvanceMe's goal is to help small businesses grow and expand by responsibly providing the working capital needed to survive in today's economy. For the past 10 years, AdvanceMe has approved more than 40,000 fundings across 500 industries. The resulting in-depth knowledge of each industry's margins and seasonality is essential to offering working capital in an appropriate manner.

"RBS Lynk has a substantial number of trusted relationships with businesses matching our key targets. Together, we can supply working capital to more of America's businesses faster," said Glenn Goldman, chief executive officer of Capital Access Network, parent company of AdvanceMe, Inc. "We are honored to have been selected by RBS Lynk, and look forward to serving them and their customers."

For information on the Merchant Cash Advance product offering from RBS Lynk please visit [www.MyCapitalOptions.com](http://www.MyCapitalOptions.com).

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#### About RBS Lynk

RBS Lynk is a leading, single-source provider of electronic payment processing services – including credit, debit, EBT, checks, gift cards, e-commerce, customer loyalty cards, fleet cards, prepaid cards, ATM processing and cash management services. The U.S. payment processing division of the Royal Bank of Scotland Group plc, RBS Lynk is a non-bank subsidiary of Citizens Financial Group. For more information, please visit [www.rbslynk.com](http://www.rbslynk.com).

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](http://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.