

AdvanceMe and RBS Lynk Find Formula For Success Through Strategic Partnership

Leading Provider of Merchant Cash Advances Teams With RBS Lynk To Solve Customers' Working Capital Needs

ATLANTA (April 14, 2008) - AdvanceMe, Inc. (AMI), the nation's leading provider of Merchant Cash Advances (MCA) for small and mid-sized businesses, announced today a partnership milestone with RBS Lynk, a leading provider of merchant processing solutions. Since formalizing an alliance in mid-2007, AdvanceMe and RBS Lynk together have delivered almost \$15 million in working capital to the RBS Lynk customer base. Through a referral relationship, RBS Lynk expanded its product portfolio to include AdvanceMe's Merchant Cash Advance product, helping clients' access capital quickly, despite tightening credit markets.

"RBS Lynk works with partners that demonstrate a track record of success," said Thomas Konz, SVP of Marketing for RBS Lynk. "We selected AdvanceMe for its innovative, customer-based solutions. The resulting success we have had in providing working capital to so many businesses so quickly reflects the fact that we are serving a tremendous need of our customers, which is a major priority of our company."

Expanding on Existing Partnership

AdvanceMe and RBS Lynk launched a robust marketing campaign to RBS Lynk's customer base in October 2007, offering the ability to access working capital through credit card processing. This new campaign was designed to educate RBS Lynk customers, as well as their sales forces, about the Merchant Cash Advance product and capitalize on the existing brand awareness of RBS Lynk and AdvanceMe.

The direct marketing promotion utilized a multi-tactic touch point approach, integrating letters, postcards, statement messages and inserts with standalone and linked informational websites. Messaging focused on addressing the business owner's need for working capital, which was supported by the credibility built through the existing relationship with their processor, RBS Lynk.

Success Story

The overall campaign between AdvanceMe and RBS Lynk was extremely successful, generating thousands of inbound calls in a short time period that resulted in hundreds of business owners successfully receiving working capital needed to help manage and grow their businesses.

The influx of sales helped AdvanceMe meet its objective of increasing sales as well as awareness among targeted small business owners. The program also resulted in new fee income for RBS Lynk and further positioned the company as a solutions oriented, merchant advocate in the minds of its customers. Small business owners benefited from the influx of capital during this economically challenging time, which has resulted in more restricted access to working capital.

"AdvanceMe is proud to be the selected provider of capital to the customers of industry leading processors such as RBS Lynk," said Glenn Goldman, CEO of Capital Access Network, parent company of AdvanceMe. "This was a win-win-win for RBS Lynk, their customers and AdvanceMe. We are happy to serve them, providing value-added benefits, and look forward to continued success in 2008."

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 50,000 fundings, providing more than 20,000 business owners in all 50 states with over one 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 1-866-838-5097 or visit www.AdvanceMe.com

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.