



Press Release

For Immediate Release

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New Tool Streamlines Dispute Resolution Process for Cards ***OneBridgeSM Releases Dispute Agent***

INDIANAPOLIS (February 21, 2006) - OneBridge, a credit and debit card processor for financial institutions nationwide, announced today the release of Dispute Agent, an automated tool designed to streamline the dispute resolution process. OneBridge offers Dispute Agent under its Gateway suite of products, which assists financial institutions in managing their card programs in-house.

"Many of our clients are small- to mid-size institutions that have one or less than one person dedicated to their card program department," said David Becker, OneBridge CEO. "Dispute Agent was designed to make it easier for them to successfully manage disputes."

OneBridge Gateway's Dispute Agent solution enables a user to create a dispute case and then automatically track that case through its entire lifecycle, including copy requests, fulfillments, non-fulfillments and representments. Its built-in knowledge reminds a user of key dates and deadlines via email, and its electronic document exchange capabilities eliminate paper-based tracking.

"While the overall percentage of transactions that ever get charged back remains extremely low - typically under 1% - we understand that the rules and regulations related to the dispute process have been a point of frustration for our clients," said Becker. "Dispute Agent removes that frustration. It has the rules and the deadlines built in."

Angie Jester, Operations Analyst at Idaho Central Federal Credit Union, the beta client for Dispute Agent, said that the new tool has been a huge benefit to her operation. "It is saving us time and has virtually eliminated our need to use paper to track disputes," she said. "The system is very user friendly. I don't have to pull out my Visa manual to look up reason codes anymore. Dispute Agent gives me a drop-down menu of likely reasons and I can just select from there."

Current clients can contact Client Service regarding installation of the Dispute Agent product.

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About OneBridge

OneBridge provides financial institutions with innovative card processing solutions to help them maximize the value of their credit and debit programs. At a time when many small- to mid-sized institutions are selling their portfolios, we are dedicated to showing them how valuable their programs can be. Our service, technology, and experience help us as we assist those financial institutions in achieving that value.

Headquartered in Indianapolis, the privately owned corporation was founded in 1994 under the name AmeriCard. In 2004, the company changed its name to OneBridge to communicate its role at the core of card processing. *One* signifies a single, trusted source of knowledge, and *Bridge* represents connections and opportunities.

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