



FOR IMMEDIATE RELEASE

R.C. OLMSTEAD TO OFFER CLIENTS RISK-BASED AUTHENTICATION SOLUTION FROM DIGITAL RESOLVE

-- Premier Credit Union Processing Provider to Offer Clients a Transparent Solution to Protect Members Against Online Fraud--

DUBLIN, OH and ATLANTA — August 8, 2006 — R.C. Olmstead, a premier data processing company that has been serving the credit union industry for more than 25 years, has entered into an agreement with Digital Resolve, the authority in transparent, risk-based authentication for financial services institutions, to provide strong yet seamless protection against online fraud to its credit union clients using the company's Fraud Analyst solution.

R.C. Olmstead will offer Digital Resolve's Fraud Analyst risk-based authentication platform for integration into its home banking product, offering its credit union clients with a way to protect their members online – without disruption to members' normal online banking experience.

"We were looking to offer our clients an option for online fraud detection and prevention that would remain seamless yet offer the highest level of protection against online fraud," said Denny Gillott, Vice President of Sales, R.C. Olmstead. "We chose to add Digital Resolve's Fraud Analyst risk-based authentication platform to our offerings because it is a proven and deployed solution that provides the protection and ease-of-use we were looking for, it is easy to integrate and deploy, and a single platform will support all of our credit union clients."

Fraud Analyst is a real-time identity verification and risk-based authentication solution that is helping financial institutions of all sizes reduce online fraud by as much as 90 percent, and is the only solution available today that provides 360 degree protection against online fraud – from new account opening and enrollment, to login authentication to high-risk transactions. Using member behavior profiles, which create a record of the way in which members access their online accounts, financial institutions can spot and act upon suspect behavior in real time. Should a

--more--

transaction meet pre-defined risk thresholds set by the financial institution, transactions can be further authenticated via a number of methods including challenge/response questions, out-of-band authentication, e-mail notification or tokens.

"We are excited to work with R.C. Olmstead to provide seamless, strong protection for their credit union clients," said Dennis Maicon, EVP of Financial Service Solutions, Digital Resolve. "Our Fraud Analyst solution will allow R.C. Olmstead to offer its clients a proven option for reducing online fraud while allowing members to proceed as normal while banking online."

About R.C. Olmstead

Established over 26 years ago, R.C. Olmstead provides the premier data processing system used in the credit union industry today. No matter the size – from small credit unions situated in a corner of a factory to large associations with multiple branches – R.C. Olmstead continues to grow its client base by offering top-notch customer service and by providing easy-to-use solutions that help grow membership. For more information, please visit www.rcolmstead.com.

About Digital Resolve

Recognized as the authority in transparent, risk-based authentication, Digital Resolve is leveraging its heritage and unsurpassed knowledge about online interactions to deliver deep understanding and value to financial services institutions to help them fight online fraud.

Since 1999, more than 80 of the largest technology and financial services companies, including Microsoft, NetBank, Symantec, EarthLink, America Online, McAfee and Experian have relied on Digital Resolve's patented and patent-pending technologies to identify and recognize users within the Internet universe for applications ranging from analytics to online security to user authentication.

With an unrivaled combination of Internet technology and financial services expertise, Digital Resolve is uniquely positioned to help banks and financial services institutions distinguish real customers from fraudsters, delivering peace of mind that the online channel is safe, profitable and positioned for continued growth. For more information visit www.digital-resolve.net.

-- ### --

For more information:

For R.C. Olmstead
Tom Leib
(614) 652-2060
tleib@rcolmstead.com

For Digital Resolve
Suzanne Moccia
Carabiner Communications
(404) 842-0823
smoccia@carabinerpr.com