

FOR IMMEDIATE RELEASE

EBIDS Opens Up Additional Revenue Streams for Small Banks

Service Provides Means to Acquire Ebills

HERNDON, Va., September 23, 2008 — NACHA – The Electronic Payments Association today announced that Dollar Bank customers can now receive ebills and make corresponding bill payments on the bank’s web site using EBIDS. EBIDS (Electronic Billing Information Delivery Service) is an Automated Clearing House (ACH) Network solution to increase the availability of electronic bills to consumers.

“We believe EBIDS can open up new markets for regional and community banks, leveraging the ACH Network and lifting adoption rates for electronic bill presentment and payment across the board,” said Jeff Morrow, executive vice president of Dollar Bank. “Until now, such banks have not had a cost-effective way to present electronic bills to customers. Leveraging the existing infrastructures of the ACH Network and online banking makes bill presentment cost effective.”

EBIDS allows businesses to use the ACH Network to deliver electronic bills to consumer online banking accounts for presentment to consumers and to receive authorized credit payments. The banks that present the bills to consumers receive a fee for each bill presented. “This makes online bill presentment a revenue source rather than a cost burden for consumer banks,” said Morrow. “EBIDS is a major enhancement in the business model for electronic bill presentment.”

“EBIDS is a solution that helps to make ebilling available to everyone,” said Rob Unger, senior director of ebilling and payments for NACHA. “NACHA ACH formats and rules will enable banks, billers, and ebilling providers to standardize Electronic Bill Presentment and Payment (EBPP) transactions.”

Dollar Bank has already started presenting Verizon ebills to a select group of customers who regularly pay Verizon from the bank’s online banking site.

EBIDS is a NACHA pilot designed to demonstrate the technical feasibility and market viability of using the ACH Network to conduct EBPP transactions. Additional information about EBIDS can be found at www.nacha.org/EBIDS.

About Dollar Bank

Dollar Bank has served the western Pennsylvania and northeastern Ohio regions for more than 150 years. Dollar Bank has grown to become a large, full service, regional bank serving both individuals and business customers. Today, Dollar Bank, a \$5 billion institution, operates more than 50 branch offices and loan centers throughout the Pittsburgh and Cleveland metropolitan areas.

NACHA—The Electronic Payments Association

NACHA—The Electronic Payments Association is a not-for-profit association that oversees the

Automated Clearing House (ACH) Network, one of the largest electronic payment networks in the world. More than 18 billion ACH payments were exchanged in 2007. NACHA is responsible for the administration, development, and enforcement of the *NACHA Operating Rules* and sound risk management practices for the ACH Network. Through its industry councils and forums, NACHA brings together hundreds of diverse payments system stakeholder organizations to enable the development of new network services and applications. NACHA represents more than 11,000 financial institutions through direct membership and 19 regional payments associations. NACHA and its members provide education, tools, and resources to increase the adoption of ACH payments to benefit businesses, consumers, and governments. To learn more, visit www.nacha.org and www.electronicpayments.org.

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Media Contact:

Donna Schwartze

NACHA

314-330-3488

donnaschwartze@kc.rr.com