



TRANDOTCOMSM
TRANSACTION MANAGEMENT SOLUTIONS

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NEW RETAIL KIOSK MAKES SMALL LOANS MORE ACCESSIBLE TO CONSUMERS

Technological breakthrough places user-friendly stations in malls, grocery and convenience stores

KENNESAW, GA – July 31, 2009 – TranDotCom Solutions, LLC recently completed an agreement with Meridian Mississippi based KellyBucks to launch an innovative new small loan delivery system that combines the easy access of a retail location with the convenience and privacy of Internet-based lending. The units, called Service Access Terminals, consist of a free-standing kiosk with a 22" flat screen monitor and keyboard that allows the user to securely log onto a web-based loan application and apply to borrow up to \$300 in \$100 increments. Once approved, loan proceeds are deposited electronically into the borrower's checking account.

KellyBucks needed a technology platform that could automate self-service functionality without compromising underwriting risk. TranDotCom's industry-leading Loan Management System provided the perfect solution to validate consumer application information, perform proven risk assessments and integrate all loan documents into this unique delivery system. TranDotCom also handles all customer support functions and collections issues through its Call Center operation allowing KellyBucks to focus on distribution growth and marketing of its loan products. KellyBucks has eight of these units currently operating in retail locations throughout Mississippi and Alabama, including one in the Bonita Lakes Mall in Meridian as well as several in Shell station convenience stores and Southern Family Markets grocery stores. The company's goal is to expand to a total of 50 units throughout the state of Mississippi over the next twelve months and then to eventually go national.

"We chose TranDotCom as a technology partner because they are a proven industry leader that really understood our business and fit into our budget" said Janet Kelly, Founder and CEO of KellyBucks. To support this rollout, KellyBucks required a quick startup which TranDotCom accommodated; accomplishing in just two weeks what normally takes about 30 days. The TranDotCom team worked closely with the company to define all of the loan features, underwriting rules, loan document preparation and integration of the platform into KellyBucks' system seamlessly. "The TranDotCom staff was a group of true professionals. They communicated extensively with our team every step of the way and their experience really instilled a great deal of confidence in their abilities as a partner on this undertaking" said Kelly.

"We are pleased that the integration of this product worked so smoothly" said Joe Fitzpatrick, Founder and CEO of TranDotCom. "We look forward to supporting KellyBucks' growth as they expand this service geographically and we are confident that our proven flexibility will also provide them with the ability to grow in other loan product offerings in the future such as line of credit or installment loans."

About TranDotCom Solutions

TranDotCom Solutions is a leader in automated consumer finance transaction processing, providing a full range of consulting, software, support and transaction processing services which allow lenders to be more competitive and highly efficient. TranDotCom Solutions understands and specializes in all of the components of consumer finance lending including payday advance and line-of-credit products, and offers a complete suite of services including a full web-based solution that allows lenders to better manage their business. TranDotCom pioneered the industry's first web-based



transaction management system and has been processing transactions since 2000 and supports lenders in the United States, the United Kingdom and online. TranDotCom has the experience, technology and infrastructure to support and service the full range of business models for the consumer finance industry. TranDotCom can be reached at 678.433.1200 or sales@tdcemail.com.

About KellyBucks

Founded in 2008 by Janet Kelly, KellyBucks is based in Meridian, MS and is a women-owned small business operated by Kelly and her partners Jackie Crocker and Linda Rolison. Kelly is a born entrepreneur whose roots are in the real estate business making her first successful investment at the age of 18. In addition to KellyBucks, she also owns and operates Creative Mortgage Company and Access, a digital advertising company that produces and places advertising on a network of retail kiosks. For more information, visit www.kellybucks.com or call Janet Kelly at (601) 483-4331.

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