



**Incurrent Expands InSite™ Product Line with Content Manager to Empower Credit Card Issuers to Manage Branded Web Sites  
*Incurrent Responds to Clients and Delivers Content Management Tool as Company Continues its Move to .Net Platform Environment to Deliver Turnkey Web Sites***

**Parsippany, NJ – June 07, 2004** – Incurrent, the leading provider of a Cardmember Care suite of products for the credit card industry, announced today that it is releasing InSite™ Content Manager, an enhanced component designed to integrate seamlessly with its powerful InSite product line that offers a full set of cardmember self-service features.



InSite is a multi-tiered Web architecture that consists of proprietary batch and real-time interfaces to the issuer's accounts receivable systems, a data warehouse of cardmember account and transaction history, and real-time access to more time-sensitive cardholder information, such as available credit. Its cardmember-facing applications include online account statement and transaction inquiries, bill payment and presentment (EBPP), collections, compliant statements, alert e-mail messaging, and online customer service requests.

“The products that we build on behalf of our card issuers are deployed in our environment, giving us the ability to implement and bring applications to market very quickly,” said Bill Kinnelly, CMO of Incurrent. “Enhancements like the Content Manager are a result of our robust R&D program. “One of the characteristics of our relationship with customers is that once they have their sites up and running they always need changes to their sites since it is a dynamic, customer-facing portal. Content Manager is designed to put the control of these changes back into their hands, allowing them to make the adjustments in real-time.”

Kinnelly explained that, historically, credit card marketers, service managers, and e-biz groups had little internal control over the “look-and-fee!” of their branded and co-branded Web sites. They were forced to ask their software providers or internal IT departments to make the changes, which were often costly and involved long waits. Or they had to go to a third-party service provider and spend exorbitant amounts of money to put in a very complex enterprise-wide content management solution to handle a very focused problem. “Either way, it’s been a disproportionate investment,” he said, “when all they want to do is update the content on their Web sites without spending a lot of time and money to get done.”

In addition to now being able to effortlessly change the look-and-feel of their Web sites with InSite Content Manager, credit card issuers will also be able to “light up” portions of one site then transfer the same services, features and functionalities to another branded or co-branded site at no additional design cost. Instead of having to build additional sites from the ground up, they log into InSite Content Manager, add a new card site brand, then update a template to adjust the creative and color scheme essential to the new branded card site. On a day-to-day basis, the card issuer can make content and look-and-feel changes to any number of branded sites.

“We want to empower the card issuers in order to give them more economies around managing their platform,” Kinnelly said. “It’s much more economical for them to interact with InSite Content Manager than to have to call us and pay an hourly rate to make some simple changes to the text or graphics on their site.”

“We’ve been listening to our clients who say they want to take back some control and be able to manage multiple aspects of their sites,” Kinnelly said. “We think this is the best of both worlds. We build the backend integration to their accounts receivable systems, along with a lot of core functionality. This allows issuers to purchase any of our cardmember-facing or issuer control modules as and when they need them. They think it’s a win-win situation.”

The release of InSite Content Manager, according to Kinnelly, is the first of many new products developed in the .Net environment. Incurrent has recently rebuilt all of its core products in .Net, allowing the company to move away from being a professional services company and concentrate instead on R&D – ensuring continuous innovation of competitive, cost-effective online applications for card issuers. The move has been so successful that Incurrent recently announced its first profitable year since its founding in 1997.

#### **About Incurrent**

Founded in 1997, the Company numbers among its clients leading institutions such as MBNA Business Lending, Citibank, Target, Metris, Certegy and Fiserv. With 130 million card accounts under management, Incurrent’s InSite™ product line is among the most widely adopted electronic banking systems in use today. Fully integrated with all leading back-office accounts receivable systems, including First Data, Total Systems, Certegy, and PaySys, Incurrent represents a fast, cost-effective and low-risk means of providing Cardmember Care. Incurrent clients are consistently placed in the top of industry rankings based on site performance, stability, features, and ease of use.

Incurrent develops and operates advanced online products for financial institutions in the global payment card industry, including issuers of consumer, small business, purchasing card, corporate T&E, and private label cards. These products are used directly by cardmembers, commercial clients, and issuer employers. Incurrent’s products enhance all aspects of the relationship with the cardholder: from account development and servicing to loss prevention.