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The E.Comm Group Leverages Leading Check Recognition Technology in All-in-One Check Capture and Electronic Clearing Solution

A2iA CheckReader Contributes to Customers' Ability to Reduce Processing Time by 75 Percent

NEW YORK – Nov. 8, 2005 – A2iA, a worldwide leading developer of image analysis software and advanced recognition engines, today announced a technology alliance with The E.Comm Group, Inc., a provider of electronic payment technologies, products and services. A2iA CheckReader™ has been integrated into The E.Comm Group's RemoteDeposit™ application for an all-in-one check scanning, data recognition and electronic remote deposit solution. It enables businesses to make bank deposits without leaving the office, while also reducing data entry and archiving check images and data.

“A2iA CheckReader expands our E.PayServices™ offerings by automatically extracting data from checks, which further simplifies payment processing,” said David Schoenberger, vice president of business development for The E.Comm Group, Inc. “E.PayServices is designed to save our customers time and money, while improving their cash flow, and the integration of A2iA CheckReader into the RemoteDeposit module directly contributes to these objectives. Many of our customers are achieving a 75 percent reduction in check processing time.”

Checks are run through a scanner and check images are captured – either onsite at the customer's location or, for their lockbox customers, in The E.Comm Group's Denver-based data processing center. A2iA CheckReader automatically extracts the check data from the image. The captured

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images and data are uploaded to a secure web site for verification and processing at the data center. The checks are then transmitted through The E.Comm Group's payment gateway and electronically processed. The newly-released E.PayServices Desktop now includes the use of clearing conduits established under Check 21. This enables the processing and remote deposit of all types of payments, including business checks, cashier's checks and money orders, rather than limiting electronic processing to personal checks via the ACH Network. A2iA CheckReader and E.PayServices use payment classification to detect payment type, which eliminates the need to separate the many forms of payments into batches prior to scanning.

E.PayServices eliminates check-handling fees and bank runs, providing a cost benefit over traditional paper check processing. It also improves cash flow by providing faster access to deposited funds. E.PayServices streamlines back-office operations by integrating directly with a variety of accounting systems as well as web sites and point-of-sale systems. Transaction management can be conducted remotely using The E.Comm Group's secure extranet.

A2iA CheckReader further streamlines the process by automatically capturing handprint, cursive handwriting and machine-printed information from checks. A comprehensive check recognition toolkit – which includes an arsenal of early fraud detection and image quality analysis features – A2iA CheckReader extracts the courtesy (CAR) and legal (LAR) amounts, and compares them for possible mismatch. It also captures check date, payee name and payer block, and detects the presence of a signature. A2iA CheckReader significantly reduces data entry. Captured check data is sent to The E.Comm Group's data center, along with the check images, where personnel perform data verification on images that have been flagged for manual intervention.

About The E.Comm Group, Inc.

Headquartered in Denver, The E.Comm Group, Inc. (www.cashflowcompany.com) provides electronic payment services to companies in niche markets where cash flow can be increased and stabilized by converting paper checks into electronic payments. Companies previously had access to electronic payment services only through large banks or other financial institutions using cumbersome and proprietary modem software. The E.Comm Group, Inc. provides unique electronic payment solutions that integrate Check 21 and ACH functionality with existing

account management and billing software, point-of-sale systems and public web sites. This technology allows electronic payments to be securely processed using the Internet.

About A2iA Corporation

A2iA (Artificial Intelligence & Image Analysis), founded in 1991, headquartered in New York and Paris, is known as the worldwide leading developer of Intelligent Word Recognition (IWR) technology for extracting information from natural freeform and cursive handwriting on paper documents. The company's technology has been helping paper-intensive industries reduce data entry costs and improve business process automation for over 14 years. A2iA's recognition engines harmonize their OCR, ICR and IWR technologies with their image analysis, artificial intelligence and neural network systems to enhance solutions from the world's leading systems integrators and other independent software vendors. For more information: www.a2ia.com.

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E.PayServices and RemoteDeposit are trademarks of The E.Comm Group, Inc.