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# PRESS RELEASE

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SOFTWARE EARNINGS

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## BB&T Optimizes Payments Processing with Software Earnings

*- Bank saves time, money and reduces risk with distributed capture solution -*

**MEMPHIS, Tenn., June 16, 2008** - Software Earnings, a leading developer of check and image processing technologies and services for the financial industry, announced that Winston-Salem, N.C.-based BB&T Corporation (\$136.4 billion in assets) is using the company's new Payments Navigator to significantly improve the way it processes checks enterprise-wide.

The nation's 14th largest bank is reducing transportation and employee costs, while extending its posting day and improving availability on select items. According to bank officials, BB&T, which operates 1,500 financial centers, needed to adjust its back office check and item processing workflow to accommodate the industry's shift from paper to electronic payments.

Software Earnings' Payments Navigator enables the bank to consolidate item processing sites and centralize all major item-processing functions. The consolidated model uses a series of smaller, less expensive remote capture sites to feed a centralized processing "Hub", which results in an immediate reduction in transportation expenses and the ability to gain economies of scale by leveraging a centralized resource pool.

"As the payment landscape becomes increasingly electronic, it was important that BB&T capture check images as close to the source as possible and automatically determine the optimal path for the image to reach the bank," said Tim Dillow, senior vice president of BB&T.

"Software Earnings' solution gives us a flexible capture model that easily fits into our existing systems, while also helping us stay on the leading edge of enterprise-wide payments processing."

Payments Navigator can work in any bank's operating environment, utilizing existing image hardware and software. Using Payments Navigator, BB&T has extended its branch cut off and same-day availability on items by as much as three hours for selected financial centers. In addition, the software has the ability to accept unbalanced back counter branch transactions, perform data perfection and prepare X9.37 files for electronic exchange with other clearing partners.

"With per-item costs escalating, banks must be creative in addressing the overall expense of operating and managing item processing centers," said Trent Fleming, senior vice president, Strategic Market Development for Software Earnings. "BB&T is using Payments Navigator as an enterprise-wide check processing strategy to minimize physical facilities, hardware expense, and staffing requirements."

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## About BB&T

With \$136.4 billion in assets, Winston-Salem, N.C.-based BB&T Corporation is the nation's 14th largest financial holding company. It operates nearly 1,500 financial centers in 11 states and Washington, D.C. More information about the company is available at [www.BBT.com](http://www.BBT.com).

## About Software Earnings

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing their clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tenn. with a regional office in Charlotte, N.C.

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