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One billion transactions a day **intel.**

County National Bank Prepares To Cross Sell With Fincentric's Technology

Fincentric Corp. says County National Bank has selected its new Wealthview Leadbuilder software for its 20 retail branches and 100 frontline staff. Wealthview is designed to deliver targeted marketing messages to the frontline at the point of customer interaction. Bank officials said that the tellers are encouraged to cross sell, but without this type of information they are unable to do so effectively. Now, tellers will be armed with consistent messages that are timely and valid for each individual customer, say bank officials. Four months ago, the bank formed a team to investigate how technology could streamline and improve marketing. It initially turned to CRM technology, but realized that more was needed to create leads and make referrals at the teller window. Ease of use of Wealthview was one consideration in the selection process, the bank said. The software is embedded onto the tellers' existing screens, making it easy to access. Pennsylvania-based County National will be the first U.S. bank to implement the technology from Vancouver-based Fincentric.

JPMorgan Chase To Roll Out Contactless Card

JPMorgan Chase announced that it plans to roll out contactless, chip-based consumer cards. Working in conjunction with Visa and MasterCard, Chase has been working to build a roster of merchants in this program. The bank refers to the new contactless function as "blink." Users initially will be able to use the cards at certain movie theaters, convenience and specialty retailers such as 7-Eleven, quick service restaurants and drug stores. To use these cards with "blink," users will hold the card near a point of sale terminal at checkout instead of swiping their card or handing it to a store employee. In each market in the initial phase, Chase plans to offer users hundreds of merchant locations that accept the cards. Chase says it is the first credit card issuer to widely roll out a contactless payment product.



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Cardtronics Continues to Expand by Acquisition

Cardtronics announced its plans to acquire Bank Machine, an England-based ATM company, from European private equity firm Bridgepoint Capital Limited. The expansion into the growing international ATM market adds about 1,000 high volume ATMs to Cardtronics' portfolio, bringing the total to more than 26,000. Bank Machine will be operated as a subsidiary of Cardtronics, retaining its current management and a staff of 50 employees. This is the second acquisition by Cardtronics in less than two months. A few weeks earlier, it bought the ATM portfolio from New York-based BAS Communications. That deal added 450 ATMs in the New York metro area to Cardtronics' network.

Penson Expands Client Base To More Than 225 By Acquisition

Penson Worldwide, a provider of execution, clearing, custody and technology infrastructure products and services to the global securities market, announced that its subsidiary SAI Holdings plans to acquire Computer Clearing Services. Computer Clearing is a clearing firm focused on the active/on-line trading market, according to Penson. After this acquisition, Computer Clearing correspondent clients will have access to Penson's comprehensive range of products, services and technology solutions, the companies said. Of particular interest to Computer Clearing's retail and institutional broker-dealer client base, Penson can provide immediate access to its futures and currencies trading, international markets and proprietary trading platforms. The deal expands Penson's correspondent client base to more than 225 correspondents.

Cyota Launches Anti-Pharming Tool

Cyota Inc., a provider of anti-fraud and on-line security solutions for financial institutions, announced that it has launched a solution designed to combat pharming, a new type of on-line fraud attack. Thirteen of Cyota's anti-phishing clients have already deployed the anti-pharming solution over the past eight weeks, although Cyota declined to identify any of them specifically. Cyota says it was first asked by its customers in August 2004 to enhance its anti-phishing offering to include pharming. In a pharming scam, a customer who types in a bank's URL is unknowingly redirected to a bogus Website, a replica of the real bank site, where fraudsters simply collect sensitive information in mass numbers. Cyota says its product is the first anti-pharming solution.

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June 2, 2005
2:00pm ET

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Have you considered Going Private?

RYAN BECK & CO.

Join this FREE Web Seminar on June 2nd @ 2:00 PM EST and hear views from Ryan Beck & Co. and a leading legal expert on why Going Private just might be the right solution for you.

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June 8, 2005
11:00am ET

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June 23, 2005
2:00pm ET

The Ideal Online Experience: Customer Acquisition, Retention and Revenue



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