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ANDERA FORMS STRATEGIC ALLIANCE WITH DIGITAL RESOLVE TO ENHANCE FUNCTIONALITY OF ITS NEW ACCOUNTS ONLINE OFFERING

-- Andera to Integrate the Real-Time Online Identity Verification Capabilities of Digital Resolve's Fraud Analyst™ Account Opening Module --

PROVIDENCE, RI and ATLANTA — APRIL 3, 2006 — Andera, the leader in online customer acquisition technologies for retail financial institutions, today announced that it has entered into a strategic alliance with Digital Resolve, the authority in transparent, risk-based authentication for financial services institutions, to provide banks and credit unions with enhanced real-time identity verification capabilities designed to expedite and secure the online account opening process. Future partnership plans include expanding the relationship to support multi-factor authentication requirements for Andera's customers.

Andera will integrate and resell Digital Resolve's risk-based authentication platform, Fraud Analyst, into its New Accounts Online service and leverage the real-time identity verification capabilities of Fraud Analyst's Account Opening module. This additional functionality offers Andera's bank and credit union clients a new level of granularity in their online account opening decisioning strategies. "Digital Resolve adds another important real-time dimension to Andera's fraud prevention framework that will further secure the online account opening process," said Charlie Kroll, President, Andera. "Digital Resolve is the only risk-based authentication application provider that has a proven solution for new online account opening, as well as offering ongoing protection throughout the customer lifecycle. Fraud Analyst will give our clients increased confidence in the security of offering new account opening online, and allows us to meet their evolving online security needs."

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Digital Resolve's Fraud Analyst solution is a real-time identity verification and risk-based authentication solution that allows clients to prevent fraud at every online customer touchpoint, from new account opening, to login authentication, to transaction analysis. At its core, Fraud Analyst uses the customer's unique, non-spoofable online identifier – an IP address – to non-invasively uncover more than 39 individual identifying data elements about online customers including location, proxy information, domain name and other identifying attributes referred to as "IP Intelligence". Within the Account Opening module, this patented, online user information is used to help banks verify applicant identity in real-time by comparing information in the online application to real-time identifying information about the person applying.

American First Credit Union in La Habra, CA will be among the first of Andera's customers to implement the new combined solution. "By adding Digital Resolve's Risk-Based Authentication that leverages IP Intelligence to Andera's fraud prevention framework," said Brian Thompson, VP of Technology and Delivery for American First Credit Union, "we are anticipating an even greater degree of security, compliance, and control in our online account opening process. We look forward to leveraging this truly best of breed combination."

"Fraud Analyst has been helping banks to protect their online channel for years, and the integration of our real-time identity verification capabilities within Andera's existing account opening and funding workflow adds another important decisioning tool, which greatly enhances Andera's clients' ability to eliminate fraudulent activity associated with the online application process," said Dennis Maicon, EVP of Financial Service Solutions, Digital Resolve. "We look forward to working with Andera to help its clients expand the security layers protecting their online channel, as they also expand their real-time customer acquisition and cross-selling functionality."

About Andera

Andera is the leader in online customer acquisition technologies for retail financial institutions. Dedicated to helping banks and credit unions use the Web as a tool for sales and growth, Andera offers a suite of integrated products and services for automated online account opening, funding and cross-selling. Andera is headquartered in Providence, R.I. and can be found on the Internet at www.andera.com.

About Digital Resolve

Recognized as the authority in transparent, risk-based authentication, Digital Resolve is leveraging its heritage and unsurpassed knowledge about online interactions to deliver deep understanding and value to financial services institutions to help them fight online fraud. Since 1999, more than 80 of the largest technology and financial services companies, including Microsoft, NetBank, Symantec, EarthLink, America Online, McAfee and Experian have relied on Digital Resolve's patented and patent-pending technologies to identify and recognize users within the Internet universe for applications ranging from analytics to online security to user authentication.

With an unrivaled combination of Internet technology and financial services expertise, Digital Resolve is uniquely positioned to help banks and financial services institutions distinguish real customers from fraudsters, delivering peace of mind that the online channel is safe, profitable and positioned for continued growth. For more information visit www.digital-resolve.net.

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