

TxVia Introduces Payment Processing Developer Network

Service Provides Third Parties with Comprehensive Tools for Payments Processing Innovation; Utilized by Blackhawk Network for Prepaid Card Processing

New York, NY – February 9, 2010 – TxVia, Inc., a pioneer in processing technology for network-based payment systems, today announced it has introduced the TxVia Payment Processing Developer Network, a service that enables authorized developers to create innovative applications for the entire lifecycle of network-based payments—from mobile device-based applications to third-party services.

The TxVia Payment Processing Developer Network supports application development by TxVia clients, providers of products and services seeking network-based payments integration, and professional development organizations. While applications can be created for proprietary use, they can also be commercialized through a B2B app store-type marketplace offered as part of the TxVia Payment Processing Developer Network. Membership in the Network requires pre-approval.

Historically, electronic payments have been enabled by “black box” processing systems characterized by closed-door development methodologies. As product and service providers across broad sectors have moved away from one-size-fits-all to more individualized solutions that are co-created with key partners, this lack of transparency and collaboration has limited innovation in payments.

“Many organizations overcome such development bottlenecks by publishing application programming interfaces (APIs) that allow developers to extend capabilities at the edge of their systems,” said Anil D. Aggarwal, chairman and CEO of TxVia. “While we believe there is merit to this approach in some instances for payments, we’re also very cautious about the expense, scale restrictions and security risks that it can present when used outside of those few contexts.

“While we offer APIs in limited, appropriate cases, we’ve introduced a far better approach to modernizing payments by empowering developers: We offer access to a Web-based integrated development environment (or IDE), that we call TxDev, with predefined built-in extension points. TxDev allows developers to efficiently, profoundly and securely extend the capabilities of processing platforms to meet their needs.”

The IDE is based on a model-driven architecture that separates requirements from technical implementation by encapsulating business logic in highly transparent processing models, substantially simplifying programming. Many otherwise time-consuming technical projects can, for example, be accomplished with drag-and-drop capabilities, allowing developers to focus on their business needs rather than technical complexities. Resulting applications can be deployed in a cloud-based run-time environment. With these advantages, TxVia estimates a ten-fold (10x) improvement in development efficiency and substantially reduced costs when utilizing TxDev over traditional methods of software development and deployment. Just as critical to the

TxVia approach, however, is that TxDev is designed to ensure more secure and higher-performance results.

In addition to TxDev, the TxVia Payment Processing Developer Network provides access to other development tools and resources, including reference processing models, modeling artifacts, documentation, training and support. “With points of payment diversifying for many reasons, including widespread Internet and mobile commerce, we believe it’s important to empower the payments community to help foster innovation for both business and consumer applications,” said Aggarwal. “The mass market of payments is now squarely complemented with the market of payment niches.”

Introduced in 2007, TxDev has been successfully used for over two years by TxVia and a select group of third parties, including clients and vendors, to create processing platforms across a wide variety of B2B and B2C applications. One of TxVia’s clients to have utilized TxDev is leading prepaid card program manager, Blackhawk Network.

“By working with TxVia we have been able to take greater control over the development and management of our processing platform,” said Mike Blandina, CTO of Blackhawk Network. “We’re able to gain and maintain significant differentiation in key areas such as product innovation, systems integration and platform operations.”

Now, TxVia is extending TxDev to a broader development community. Developers can create applications for their own use or use by others, and with TxVia’s platform-as-a-service (PaaS) delivery model, clients can choose which applications they’d like to have included in their platforms.

“This is yet another important first for the payments industry,” said Aggarwal. “We have a consistent track record of raising the bar in processing, and this is a key competitive advantage we offer our clients. TxDev makes building applications fast and easy, and we believe the introduction of the TxVia Payment Processing Developer Network will bring tremendous innovation to the payments industry, especially in emerging growth segments like prepaid cards. The TxVia Payment Processing Developer Network demonstrates our ongoing commitment to help our clients create the most compelling payment solutions for their end users.”

About TxVia, Inc.

TxVia offers the most advanced processing technology for network-based payment systems. Our solutions encompass fully integrated, end-to-end issuing, acquiring and network processing for a range of payment products including prepaid, debit, credit and hybrids. TxVia's solutions have been deployed extensively in prepaid, where the complexity of the product line and diversity of the value chains require highly customized processing platforms. As the only mass provider of custom solutions, we're modernizing electronic payments by offering unparalleled product and service quality, product manageability and configurability, platform performance and operations, client control, and cost savings. Our clients, which include some of the largest payments companies, realize significant scalability, reliability, time-to-market, economic, security

and other benefits, overcoming the risks and product and service degradation often associated with other processing options.

We pioneered the platform-as-a-service (PaaS) delivery model for network-based payments as an outgrowth of software-as-a-service (SaaS). With PaaS we rapidly and cost-effectively create highly customized and fully segregated processing platforms for our clients. This approach best manages the ever-increasing complexities of payments across the various products, verticals, organizations, geographies and channels that encompass the industry. With our PaaS delivery model, clients can outsource processing to TxVia completely or bring all or a part of their requirements in-house, allowing them meaningful control over their processing--from functionality and release timing to infrastructure and service levels. Regardless of the configuration, PaaS users do not share a platform with other organizations and products, and are able to redefine the payments value chain to their specific needs.

About Blackhawk Network

Blackhawk Network, a subsidiary of Safeway Inc., is a prepaid and payments network, a market leader in card-based financial solutions and the largest provider of third-party prepaid cards. Blackhawk Network develops unique products in easy-to-use formats and delivers them to consumers through an exclusive retail network of leading grocery, mass, convenience, drug and specialty retailers. The network includes more than 80,000 storefronts and reaches more than 165 million consumers each week. Headquartered in Pleasanton, California, Blackhawk Network has offices in the United States, Australia, Canada, France, Germany, Mexico and the United Kingdom. For more information about Blackhawk Network visit www.blackhawknetwork.com.