



PRESS RELEASE

Top 20 US Bank Selects XSell® to Provide *Comprehensive Cross-Sell, Loyalty and Retention Solution*

JACKSONVILLE, FL.--(BUSINESS WIRE) – December 28, 2007 – XSell® announced today that another top 20 US Bank has selected the XSell Software as a service (SaaS) platform to deliver cross-sell, loyalty and retention programs across multiple touch points including retail branch offices, teller workstations, private banking centers, contact centers, personalized e-mail messages, and consumer facing web-sites. The XSell platform will enable the bank to take advantage of customer initiated contacts to optimize, deliver and track value added offers in real-time, across any customer interaction point and any legacy banking system. The XSell platform has been deployed by the bank for the past 90 days and has delivered significant increased results during that time.

The bank is focused on deepening customer relationships and improving customer retention and loyalty by using XSell's SaaS platform. The XSell solution determines the right offer to make to each customer, the right time to make that offer and the most effective channel to deliver the offer. The XSell platform leverages customer contacts and delivers personalized messaging to the point of a customer interaction. XSell further facilitates the sales process with seamless linkage to product fulfillment systems.

XSell is delivering unique value to the bank, including:

- Real-time aggregation of customer information across legacy platforms for offer optimization;
- Personalized offer messaging tailored to each specific interaction channel;
- Tracking of customer behavior across interaction channels;
- Auto-calibration of cross-sell, loyalty and retention offers across channels based upon XSell's proprietary *Return on Presentment* analytics;

The XSell SaaS platform encompasses all components required for delivering successful cross-sell, loyalty and retention programs, according to Rob Lee, Chief Executive Officer at XSell. "The choice for deploying an effective platform seems clear, either take on the time, risk and expense of a traditional approach involving major customizations to legacy systems or deploy XSell's on-demand

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solution to compliment those systems and deliver brand consistency to every touch point without requiring modifications to legacy systems." says Lee.

About XSell

XSell® has developed and implemented a hosted, Web-services platform for targeting, offering and fulfilling cross-sell, loyalty and retention offers initiated through real-time interactions with new and existing customers. XSell's platform enables companies to intelligently transform multi-channel customer interactions into new opportunities. XSell's platform is engineered to be quickly integrated within existing environments with limited disruption. The XSell platform enables organizations, and service providers, to sell a wide array of targeted products, including those provided by the institution and those provided by third party sources, and is in use at a number of 20 top financial institutions, representing over 20 million annual customer interactions. XSell was chosen to produce a pod cast describing the Customer Interaction Marketing™ platform for the 2007 BAI Retail Delivery Conference & Expo <http://www.bai.org/retaildelivery/podcasts.asp>. The XSell Customer Interaction Marketing™ platform received the 2006 Annual Call Center Exhibition Best of Show Award for its innovative technology. For more information about XSell, please visit the company's Web site at <http://www.goxsell.com/>.

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