

XSell's Return on Presentment™ multi-channel offer optimization framework to ensure advertisements are only presented to qualified and eligible customers and are consistent with offers made in other online and offline marketing channels.

- **Enhanced Analytics** – institutions can test consumer offers across multiple consumer experiences and Web pages to determine which offers are most effective and at what point in the interaction they are best presented.
- **Automated Offer Optimization** – XSell's Web FrameworkX supports sophisticated multivariate offer testing and can automatically calibrate the most effective and best performing offers based upon customer segmentation and behavior.

"XSell's Web FrameworkX delivers a significant advancement in Web offer optimization," said Rob Lee, CEO of XSell. "XSell's platform allows organizations to present only relevant and targeted offers that are continuously calibrated based upon click-through rates of similar customers. XSell's Web FrameworkX provides the most advanced auto-calibrated multivariate offer management system available, coupled with XSell's Return on Presentment offer optimization technology. Relevant and qualified offers are presented in the best possible combination for each specific consumer based upon detailed customer and product characteristics combined with real-time behavior."

XSell's enhanced Web FrameworkX is currently being deployed at several top 20 U.S. financial institutions.

About XSell

XSell® has developed and implemented a hosted, Web-services platform for targeting, offering and fulfilling new product leads initiated through real-time interactions with new and existing customers. XSell's platform enables companies to intelligently transform multi-channel customer interactions into new sales. XSell's platform is engineered to be quickly integrated within existing service and sales operating environments with limited disruption. The XSell platform enables financial and insurance 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. 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 www.GoXSell.com.

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