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FOR IMMEDIATE RELEASE

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XSell Partners with TeleVoice to Offer Mortgage Retention and Cross-Sell Technology through Automated IVR

Jacksonville, Fla., Oct. 16, 2006 – XSell® LLC, a provider of comprehensive customer retention and cross-sell solutions to the financial services industry, announced today a partnership with Houston-based TeleVoice, a provider of automated voice response systems, to offer the XSell Customer Service Marketing platform to its IVR (interactive voice response) customers.

With this partnership, TeleVoice can offer its financial institution clients a platform that provides them with the ability to target inbound callers for retention and cross-sell opportunities when they initiate contact with the institution through the IVR. The XSell Customer Service Marketing platform enables the creation and presentment of personalized and customized product offers based on the characteristics and attributes of both the customer and product offers and can be easily integrated with a number of IVR platforms.

Customers contacting their financial institution with a service inquiry are routed to the IVR. The customer is evaluated by the XSell platform to determine eligibility for various product offers, which are then ranked in order of the customer's need and propensity to buy. Next, TeleVoice presents the specific personalized offer through an automated message. An interested caller can then select from a number of options to learn more about the offer or be transferred to a sales representative.

"Hundreds of leading corporations throughout multiple industries have chosen TeleVoice as their call center technology partner," said Barry Hays, vice president – business development at TeleVoice. "Incorporating XSell's cross-selling technology enhances our IVR platform and provides our clients the opportunity to increase revenue as well as build better relationships with their customers. It also gives them an inexpensive, effective way to tailor their products to their customers' needs."

XSell can also provide Web-based tools to manage a client's customer service marketing. Detailed reports can track information such as date, channel, IVR action taken, products offered, and results. XSell's platform also includes the ability to offer incentive programs to sales representatives.

"This partnership provides customers with an added level of convenience and service," said Rob Lee, founder and CEO of XSell. "By presenting real-time offers to the customer

through IVR, wait and follow-up time is minimal and customers receive instant access to the requested information. Customer retention and satisfaction is increased, along with per customer revenue.”

About TeleVoice

Since 1986, TeleVoice systems have served the needs of hundreds of companies throughout North America. From Fortune 500 giants to small businesses, TeleVoice has delivered customized solutions that get the most out of today’s powerful telephony technologies. For more information about TeleVoice, please visit the company’s Web site at www.televoice.com.

About XSell

XSell helps financial institutions identify additional sales opportunities by providing a multi-channel sales platform that creates unique customer offers, which are presented through customer service touch points such as call centers, Web sites and interactive voice response (IVR) units. The XSell platform enables both financial institutions and service providers to sell a wide array of targeted products, including those provided by the institution and those provided by third party sources. For more information about XSell, please visit the company’s Web site at www.GoXsell.com.

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