

March, 2010

Irvine, CA

Merchant Services and Business Financial Services Partner to Offer Cash Advance Program

Merchant Services announced that it will now include Business Financial Services' capital funding programs with its array of other merchant service solutions, increasing cash flow options for its merchants.

Merchant Services is constantly searching for value-added products and services to ensure that its business partners have the best payment solutions at their disposal. Merchant Services' diverse array of e-commerce solutions, when combined with Business Financial Services' working capital program, will allow merchants to require only one relationship for all their payment needs.

Business Financial Services' cash advance program is designed to provide merchants with working capital to grow their business. Funding from this program allows them to invest in the future of their business and funds can be used for a variety of purposes, including facility renovations, expansion, taxes, equipment, emergencies, inventory, and marketing. Unlike a small business loan, a Business Cash Advance has no upfront fees, closing costs or loss of equity.

"Merchant Services has a long-standing commitment to providing our merchants with a full-range of services; including check guarantee services and credit, debit, gift and loyalty cards." said Nathan Jurczyk, Vice President of Merchant Services. "We are pleased to partner with Business Financial Services to continue delivering our business partners the best products available to strengthen and expand their business operations."

About Merchant Services

Founded in 1995, Merchant Services is a leading provider of e-commerce solutions to businesses throughout the United States. Recognized in 2009 by Inc. Magazine as one of *The 5000 Fastest Growing Privately-Held Companies in the U.S.*, Merchant Services provides sound, reliable and cost-effective bankcard and e-commerce support to tens of thousands of business partners nationwide.

About Business Financial Services

Business Financial Services has provided thousands of small business owners with working capital since 2000. All retail, service and restaurant owners find themselves needing capital to grow and manage their businesses. At times, these businesses are unlikely to obtain a commercial loan from financial resources because of unacceptable debt to income ratios or low personal or business credit scores. This is when BFS steps in to provide funding. Healthy businesses can rely on the fact that their customers will continue to spend money at their establishments. BFS provides an advance on those sales. For more information visit www.businessfinancialservices.com.