

# S1 Corporation Signs Tenth Customer for Global Financial Institution-Centric Mobile Banking and Payments Solution

*Financial institutions worldwide select S1's Mobile solution to deliver comprehensive banking and payments capabilities to their retail and business customers*

Norcross, Georgia - November 17, 2008 - S1 Corporation (NASDAQ: SONE), a leading global provider of customer interaction software solutions for financial and payment services, today announced that ten customers have licensed S1 Mobile, which enables financial institutions worldwide to drive mobile banking and payments revenues from their retail and business customers.

S1 Mobile, offered by both the Postilion and S1 Enterprise divisions, provides innovative mobile banking and payments services that enable consumers and businesses to conduct banking transactions, bill payment, retail payments, person-to-person and business-to-business payments capabilities through any mobile device using short message service (SMS), mobile browser or a combination of both mobile access modes.

The S1 Mobile solution offers market-leading mobile payments functionality including payments via ACH, wire transfers, positive pay, payment approvals and the ability to manage credit, debit, and prepaid cards. In addition, S1 Mobile provides banking features including balance inquiries, funds transfer and bill payment, and supports multi-factor authentication and multi-language capabilities, all while delivering a consistent look and feel across self-service channels.

S1 Mobile is being used by financial institutions worldwide in both a hosted environment as well as installed and run on premise by the institution. These institutions, which include community, regional and national banks, payment processors and EFT networks in North America, Africa, and the Middle East, have been leading the way in driving banking and payments through this burgeoning channel.

"We are an innovative, technology-focused community financial institution," said Michael Behn, SVP and CIO, Citizens Bank of Northern California. "As such, our vision for the mobile channel is to realize the emerging opportunity around mobile banking and payments. The success that Postilion has already demonstrated internationally gives us great confidence in the company's ability to continue to deliver the leading edge solutions that we require to stay ahead of market demands."

"The mobile channel is not just an extension of the existing online banking channel but a significant new interaction channel in which the bank can forge a deeper, more profitable relationship with both existing customers as well as new segments of customers," said David E. Westerburg, Senior Vice President and Chief Marketing

Officer, Northwest Savings Bank. "S1's vision for mobile aligns well with Northwest Savings Bank's vision of serving all segments of the market, including retail and small business customers."

The mobile channel has emerged as a significant customer interaction channel. According to TowerGroup, U.S. consumers will spend more than \$20 billion on handset based purchases by 2012. As a result, financial institutions around the world are not only looking to deepen customer relationships, but also to drive increased revenues through this strategic channel.

"For financial institutions of all sizes, the strongest return-on-investment from the mobile channel will come from their ability to drive payments revenues from both the retail and business customer base," said Virginia Garcia, Senior Research Director of TowerGroup's Cross-Industry practice. "Support for a wide variety of payment types as well as the ability for consumers and businesses to conduct any type of transaction through any mobile device is essential for relevancy in the payments landscape of the future."

S1 Corporation is focused on providing best-of-breed, interoperable solutions that can be deployed through all channels: online, branch, teller, ATM, contact center, and mobile. While any of these solutions can be implemented on a standalone basis, they can also be implemented on a common architecture and data model that helps financial institutions lower their total cost of ownership, particularly when deploying multiple solutions.

"S1 Corporation has a well-established culture of innovation, deep experience, and a long history of domestic and international deployments of mobile banking and payments solutions," said Johann Dreyer, CEO, S1 Corporation. "As innovators in this space, we look to continue to develop and support new mobile commerce transactions and lead the market as new mobile banking and payments trends evolve."

### **About Postilion**

Postilion, a division of S1 Corporation (NASDAQ: SONE), is a leading provider of integrated solutions for self-service banking and payment processing. Our offices, on five continents, serve over 1,500 customers in more than 50 countries. Postilion solutions drive self-service financial transactions and payments, including advanced transactions such as prepay, through Internet access points, ATMs, POS terminals, and phones.

More than 100,000 ATMs and 500,000 POS terminals worldwide run on Postilion solutions. In the United States, over 1,250 credit unions and community financial institutions use Postilion solutions. Built on open systems, Postilion solutions provide consolidated management information, card management, 3DES and EMV enablement, and loyalty management. At the forefront of compliance with new regulations and security enhancements, such as the Payment Card Industry Data Security Standard

(PCI DSS) and Visa's Payment Application Best Practices (PABP), Postilion can help customers achieve compliance with the latest data security standards developed by the payment card industry. More information is available at [www.postilion.com](http://www.postilion.com).

### **About S1 Enterprise**

More than 100 banks and three million consumer, small business, and corporate users worldwide rely on S1 Enterprise solutions to access and manage their financial information. A division of S1 Corporation (NASDAQ: SONE), S1 Enterprise is a leading provider of integrated banking solutions that deliver financial service providers a holistic view of their customers whether online, in the branch or in the call center. Additional information about S1 Enterprise is available at [www.s1enterprise.com](http://www.s1enterprise.com).

### **About S1 Corporation**

S1 Corporation (NASDAQ: SONE) delivers customer interaction software for financial and payment services and offers unique solution sets for financial institutions, retailers, and processors under three brand names: Postilion, S1 Enterprise and FSB Solutions. Additional information about S1 solutions is available at [www.s1.com](http://www.s1.com), [www.postilion.com](http://www.postilion.com), [www.s1enterprise.com](http://www.s1enterprise.com), and [www.fsb-solutions.com](http://www.fsb-solutions.com).