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## **FOR MEDIA AND INTERESTED PARTIES**

### **UMS Banking signs deal with TFG Card Solutions**

**GLENDALE, CA** – UMS Banking has selected TFG Card Solutions to provide pay cards to their financial institution clients and their merchant relationships. The program has helped complete the suite of products that UMS Banking offers. Bruce Ferguson, Senior Vice President of Business Development for UMS Banking states, "Finally, we have found a payroll card program designed and developed to function only as a payroll card and not as a gift card or store valued card. The TFG Pay Card program is simple and benefits the employee, employer and the ISO offering the program. We have also enjoyed working with TFG's customer service. They have been available to answer all our questions and have resolved them quickly."

Studies have shown that approximately 10% of un-banked households were using payroll debit cards at the end of 2002. This figure was almost zero in 1998. Research projects that well over 30% of this growing demographic will be using payroll debit cards by the end of 2007. "With the safety issues around employees carrying cash and the fraud concerns that all banks and employers have, the Pay Card solution from TFG solves problems at all levels." said Bruce.

#### **About TFG Card Solutions:**

TFG Card Solutions provides an array of payroll cards, pre-paid Visa debit cards and customized card services that allow clients to increase revenue, as well as, reduce administrative costs. TFG, founded in 2004, is made up of an experienced team of industry experts, with knowledge of the U.S. market, to successfully service this expanding pay card market place. TFG Card Solutions enhance the cardholder experience by replacing the paper check with added functionality, security and convenience through its partnership with Visa U.S.A., Inc.

#### **About UMS Banking:**

United Merchant Services of California, Inc. (known publicly as UMS Banking), has been providing payment processing services to merchants and financial institutions since 1987. Corporate headquarters are located in Glendale, California with regional offices in northern California, Texas and Florida. In 2003 the Nilson Report rated UMS Banking (United Merchant Services of CA, Inc.) 54<sup>th</sup> nationally in the industry, up from 57<sup>th</sup> the prior year. UMS Banking services more than 60 Financial Institutions and Associations, and over 10,000 merchants nationwide. UMS is reached at 800.324.8323, ext. 114.

For more information, visit the TFG Card Solutions website at [www.tfgcard.com](http://www.tfgcard.com) or call 800.457.5809