



Contact: Hugh Bursi
On-Line Strategies, Inc.
7920 Belt Line Rd, Suite 540
Dallas, TX 75254
Phone 866.237.4900
Fax 214.466.1012

On-Line Strategies supports heavy nationwide Christmas Eve volume

OLS users reach a daily volume of 10.24 million card-based purchases during the Christmas Eve rush.

Dallas, TX, January 8, 2009

Despite talk of recession, peak period purchasing surged this year at On-Line Strategies' customers' bank and retailer locations. The surge topped out at a total of 10.24 million transactions processed on December 24th. OLS software helped its customers support a mixture of Debit, Credit, EBT, Stored Value, Check and other non-cash payment types. Of particular note, Stored Value (open and closed loop prepaid) as a percentage of the total payment mix continues to show an increase. This transaction class is especially susceptible to peak-period run-ups. OLS technicians observed ten-fold increases in Stored Value Card activations at some retailer clients.

Many major card issuers as well as transaction acquirers and processors are facing the same volumes and dynamics in their transaction load volumes. Many organizations still use decades-old, expensive, brittle legacy systems. These organizations are interested in reducing the cost of their payment solutions and improving the overall price/performance ratio of their payment processing. Having the right partner to accomplish such a move is a key to a successful project.

Moving from a legacy platform whose age, capabilities and cost have become a liability has become a priority for many organizations. Using an innovative new payment processing platform is one way to significantly reduce expenses with no loss in reliability. OLS.Switch offers an excellent price/performance ratio as well as a risk-mitigated migration path managed by OLS's industry experts on staff.

According to the SVP of application development for one major retailer, "The price performance of the OLS platform is so good I wonder why everyone isn't considering it to replace their current legacy systems." Every card issuer and acquirer using a legacy system should consider OLS.Switch from On-Line Strategies. OLS.Switch implementations have more flexibility, better overall performance, higher availability and a lower total cost of ownership than the typical legacy solution.

OLS.Switch is On-Line Strategies' cash and non-cash payment transaction processing engine, built using best-of-breed technologies to implement a unique new design supporting the latest industry standards, regulations, and best practices for payments and settlement processing. OLS.Switch is structured as a standards-based processing engine enhanced by a highly flexible business process flow manager developed with the insights gained from 25 years of operational experience.

Today, many organizations are implementing enterprise-class applications on low-cost Intel/AMD-based servers. OLS.Switch fits in with most corporate IT platform strategies. OLS.Switch allows an organization's IT department to use the operating system and database engine of its choice. OLS works with those teams to configure the system to fit their high-availability SLA target.

About On-Line Strategies, Inc.

On-Line Strategies, Inc., headquartered in Dallas, Texas, has supported Fortune 1000 organizations' payments processing needs since 1996. OLS has provided strategic and technical business process consulting, production support services for integration, monitoring, and decision support to medium and large enterprises in support of their mission-critical payment systems. For further information, contact On-Line Strategies at info@olsdallas.com.

For Release 9 a.m. EST