

FSV Delivers Turnkey Incentive Reward Solutions to Businesses

HOUSTON--Dec. 13, 2004--FSV Payment Systems (FSV) announced on Oct. 4, 2004, that it has rolled out FLEXAWARD[™], a turnkey stored-value card for use in employee incentive and reward programs. The FLEXAWARD program provides an employee recognition solution for all businesses, no matter the size, that is cost-effective and convenient and, most importantly, highly valued by employees.

According to Eric Miller, CEO of FSV Payment Systems, FLEXAWARD gives every business what it needs to start or strengthen an employee award/incentive program -- all in a simple, affordable box.

"Employees who feel their hard work is appreciated are more motivated to perform to the best of their abilities," Miller stated. "As a result of the recognition, employees are more loyal to their company and experience higher job satisfaction." Miller went on to explain that happy and content employees lead to happy customers, which greatly lends to a company's success.

FLEXAWARD carries the VISA[®] brand so it can be used at any retailer that accepts VISA. So instead of employees being rewarded with a predetermined gift, they are given the FLEXAWARD gift card, which they can use to spend on anything, anywhere. The card can also be used to get cash at automated teller machines.

FLEXAWARD is fully deployable and ready for use in an employee recognition and incentive program -- complete with instructions, creative marketing ideas, and a variety of packaging options. It represents an opportunity for companies, especially at this time of year, to reward valuable employees for their hard work and provide desired recognition. For employees, it offers the convenience and satisfaction of finding the perfect reward for a job well done.

More information on the FLEXAWARD program is available by calling 832-201-6522.

ABOUT FSV PAYMENT SYSTEMS

FSV Payment Systems offers a robust suite of unique, host-based stored-value and payroll debit card solutions direct to large employers and to financial institutions through an exclusive agreement with Fiserv, Inc. (Nasdaq:FISV). The FSV processing platform is both proprietary and configurable, allowing for the delivery of both standard and non-standard programs based on consumer requirements. For more about FSV, go to www.fsvpaymentsystems.com, www.paychekplus.com, or www.payrolldebitcards.com.