



Press Release

Firethorn Contact:

Kelly Buday
(678) 507-2555
kelly.buday@firethornmobile.com

FOR IMMEDIATE RELEASE

Firethorn to Provide USAA Mobile Banking and Payments Capabilities

Leading financial services provider to deliver convenient, flexible and secure mobile banking and payment options to members

ATLANTA - November 13, 2007 - Firethorn Holdings, LLC, (www.firethornmobile.com) the mobile banking and payments enabler announced today that San Antonio-based USAA (www.usaa.com), a Fortune 200 financial services company, will offer the Firethorn mobile banking and payments solution to its 6 million members.

USAA selected Firethorn based on its superior user experience featuring secure single sign on technology and the opportunity for Firethorn's mobile banking application to be distributed on AT&T and Verizon Wireless handsets, thus increasing USAA's visibility and the likelihood of user adoption.

The Firethorn mobile banking and payments solution is customizable and branded, enabling USAA to tailor the application to highlight specific products and services for its members. And because Firethorn's mobile banking solution will be featured on AT&T and Verizon Wireless mobile handsets, wireless users will be able to easily locate the application.

USAA members, using their Firethorn-enabled mobile application, will be able to pay bills, check balances, view history and transfer funds from their USAA accounts. CheckFree Corporation (NASDAQ: CKFR) provides USAA with bill payment and presentment capabilities which USAA members will now be able to extend to their mobile handsets.

Press Release

About Firethorn

Firethorn is the mobile banking and payments enabler supported by the nation's leading financial institutions and wireless carriers. The Firethorn solution is a single, secure, certified application embedded on select wireless handsets, which allows users to view account balances and history, transfer funds and receive and pay bills. Firethorn enables financial institutions to deliver branded services to consumers via the mobile device, wireless carriers to deliver consumer-convenient, mass-market applications to subscribers, and mobile device users to access and add multiple financial relationships with one password. Firethorn network partners gain the ability to improve customer retention, generate revenue and enhance brand equity. Firethorn is among IDC Research's "Emerging Mobile Players to Watch" and one of Georgia's Most Innovative Technology Companies. For more information on Firethorn, visit www.firethornmobile.com.

About USAA

[USAA](http://usaa.com), a diversified financial services company, is the leading provider of competitively priced financial planning, banking, investment and insurance products to members of the U.S. military and their families. Named by *BusinessWeek* as 2007's Customer Service Champion, USAA provides convenient and accessible financial products to its 6 million members. For more information about USAA, or to learn more about membership, visit usaa.com.

###