

Media Contacts

Brenda Amarant

IPP

973-830-1009/201-303-3075

bamarant@softgatesystems.com

IPP of America Announces New Acquisition, Name Change, and Launch of PayXchange Retail Brand

IPP of America Acquires Ameracash Solutions Significantly Expanding Retail and Biller Network

IPP of America Changes its Name to Softgate Systems and launches a new retail brand – PayXchange - Highlighting Expanded Product Offerings



Fairfield, NJ, January 27, 2011 - IPP of America (IPP), a leading provider of retail payment services, announced today that it has acquired Ameracash Solutions, Inc. (Ameracash), a walk-in bill payment service provider with a network of over 600 locations throughout the Mid-Atlantic region. With the acquisition, IPP has significantly expanded its retail and biller network for cash-preferred consumers providing them easy to use domestic and international bill payment processing, pay by phone technology, international mobile phone top-ups, prepaid wireless and debit cards.

“Ameracash has created strong alliances with major service providers in the region and the combination of our joint technology, people and agent networks will significantly enhance the value we bring to our customers and partners,” said Ron Averett, President & CEO. “We are excited about our partnership with IPP and their ability to continue our rich history of product innovation and exemplary service for our customers and their cash paying consumers,” said Joe Heller, CEO of Ameracash.

The acquisition of Ameracash coincides with the announcement that IPP is changing its name to **Softgate Systems, Inc** and is launching a new retail brand called “PayXchange “ across it’s 18,000 retail locations throughout the U.S.

The name Softgate Systems more accurately reflects the company’s focus on their technology processing platform known as the Retail Payments Exchange™. Going beyond bill payment, the firm is uniquely positioned as a financial services technology company able to process and connect multiple products, distribution channels, and retail

end-points on an open and seamless platform enabling all the access, information, and destination their customers desire.

“Our new name “Softgate Systems” marks the beginning of the transformation of our company. We are redefining the payments market place through our unique ability to connect cash-preferred consumers and world class service providers on an open platform providing them the products, services, and distribution channels they desire. These offerings include walk-in domestic and international bill payment, prepaid wireless, long distance and top-ups, as well as gift cards and other services. Our new company name, and the launch of PayXchange, provides us an opportunity to connect with our partners and consumers on a whole new level,” said Averett.

PayXchange will be released to the company’s 18,000 locations, over half of which provide bill payment, throughout 2011. For now, Ameracash locations will continue to operate under the Ameracash brand and will have access to expanded service offerings available through PayXchange.

To learn more about Softgate Systems and its retail payment brand, PayXchange, please visit www.softgatesystems.com and www.payxchange.net.

About Softgate Systems

Softgate Systems, Inc., through its Retail Payments Exchange platform, provides an open electronic exchange connecting product and service providers to the cash-preferred consumer base. Operating through one of the largest networks of independent retail-based payment centers in the U.S., Softgate Systems provides reliable walk-in bill payment, domestic and international prepaid wireless, prepaid long distance, gift cards, international top-ups and international bill payments through the PayXchange service. Softgate Systems, formerly known as IPP of America, was established in 1993. Today, Softgate Systems connects world class service providers and consumers through its over 18,000 retail locations throughout the U.S – over half of which operate as PayXchange payment centers. For more information, visit www.softgatesystems.com.

About Ameracash

Ameracash Solutions Inc. is a technology driven alternative financial services company providing core services in bill payment nationwide to utilities and other large billers, retail merchant agent networks, and the under-banked end consumer. Ameracash also offers pre-paid wireless products as well as pre-paid debit cards to the un-banked community through its industry leading VPay software. Ameracash is a leader in developing new and innovative products for large billers and utility clients. Ameracash offers bill payment on multiple technology platforms including the PC based VPay software, as well as via POS terminals, web portals, and electronic kiosks. For more information on AmeraCash and their services, please visit www.ameracash.com