

FOR IMMEDIATE RELEASE

Apple Vacations Adds Secure Vault Payments to Online Payment Options
Secure Vault Payments Offers Consumers a New Way to Pay Online

PHILADELPHIA – May 19, 2008 – Apple Vacations announced today that it will add the Secure Vault Payments (SVP) as an additional payment option for online customers. The Automated Clearing House (ACH)-based Internet payments network allows consumers to conduct e-commerce and bill payment transactions without sharing personal account information. SVP will be available to Apple Vacations' customers this summer.

“Apple Vacations is always looking for new ways to make our customers' online experiences more efficient and convenient,” said Jeff Mullen, executive vice president at Apple Vacations. “Secure Vault Payments is an excellent alternative payment option that will provide extra security for our valuable customers.”

Secure Vault Payments is the only payment option that operates on existing financial institution platforms, provides businesses with real time payment authorization, and offers consumers an online payment choice without sharing any personal account information.

“We are pleased that Apple Vacations is introducing Secure Vault Payments to its customers,” said Elliott McEntee, CEO of NACHA. “With more than \$600 million in annual online revenue, Apple will provide ample opportunities to create new SVP users. We hope that once Apple's customers use it, SVP's convenience, efficiency and safety will make it their payment option of choice.”

Apple Vacations

Apple Vacations, the nation's leading tour operator to Mexico, the Caribbean and Hawaii, provides convenient vacation packages from all major U.S. cities to the world's most popular sun destinations. Since 1969, Apple Vacations has delivered more passengers to Mexico and the Dominican Republic than any other North American tour operator. The company's award-winning website, www.applevacations.com, features more than 1,000 pages of hotel photos, video, destination information and content and has nearly half a million registered subscribers.

Secure Vault Payments™ (SVP)

Secure Vault Payments™ enables consumers to initiate private and secure payments for purchases and bill payments through their financial institutions' online banking platforms, using the ACH Network and eWise Systems Payment Switching technology. Financial institutions authenticate consumers and provide businesses with real-time authorization and confirmation of payment (ACH credit). Secure Vault Payments™ is a NACHA Pilot initiative to demonstrate market acceptance of the product. To learn more, visit <http://securevaultpayments.org/>.

NACHA—The Electronic Payments Association

NACHA—The Electronic Payments Association is a not-for-profit association that oversees the Automated Clearing House (ACH) Network, one of the largest electronic payment networks in the world. More than 18 billion ACH payments were exchanged in 2007. NACHA is responsible for the administration, development, and enforcement of the *NACHA Operating Rules* and sound risk management practices for the ACH Network. Through its industry councils and forums, NACHA brings together hundreds of diverse payments system stakeholder organizations to enable the development of new network services and applications. NACHA represents more than 11,000 financial institutions through direct membership and 19 regional payments associations. NACHA and its members provide education, tools, and resources to increase the adoption of ACH payments to benefit businesses, consumers, and governments. To learn more, visit www.nacha.org and www.electronicpayments.org.

MEDIA CONTACT

Lisa Sands
610.359.5915
lsands@applevac.com

NACHA STAFF CONTACT

Samantha Carrier - Staff
703.561.3967
scarrier@nacha.org
Donna Schwartz - PR
314.330.3488
donnaschwartz@kc.rr.com

###