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IPP AND BPS INTRODUCE BILL PAYMENT SERVICES ON VERIFONE TERMINAL

Fairfield, New Jersey – January 26, 2005 –IPP of America, Inc., (IPP) a leading electronic payment systems company, in partnership with **Business Payment Systems Inc. (BPS)**, of New York have announced the successful deployment of a new bill payment processing software on Verifone 3750 POS terminals.

“The introduction of our bill payment services on the retail POS terminal platform is further proof that IPP is serious about becoming the payment processor of choice for walk-in bill payments at neighborhood retailers utilizing PC, Kiosk or POS technology,” stated Alex Cooper, IPP’s Executive Vice President.

BPS is one of the largest Merchant Services ISO’s in the country. “We service over 1,500 sales agents and 20,000 merchants” stated Sam Chanin, President of BPS. “We are always looking to add more services to the same point-of-sale device. By integrating bill payments, prepaid services, gift cards, and merchant services we offer the retailer a compelling set of financial services for their customers.”

The demand for this solution in the market place is strong. In the first full month of sales, BPS has sold placed IPP bill payment in over 50 retail locations. The additional commissions is compelling to the ISO’s sales agents and for retailers that are looking for more than just interchange and statement fees when selecting their Merchants Services provider.

About IPP of America, Inc.

IPP of America Inc. ("IPP") is the largest national network of independent neighborhood-based payment centers providing reliable and safe electronic payment services to cash paying customers. Through their proprietary internet based platform, IPP authorized payment centers offer a wide array of alternative financial services including electronic bill payment, prepaid long distance, prepaid wireless coupons, prepaid home phone, prepaid debit cards, wireless phone activation, money transfer, and merchant services. The company’s payment center network currently extends to 30 states, 800 billers and vendors, and more than 3,000 stores nationwide. For more information visit us at www.ippays.com or call 888-IPPPAYS.

About Business Payment Systems, Inc.

Business Payment Systems Inc. (BPS), headquartered in New York City, is the largest independent sales organization for National Processing Inc. and delivers POS debit- or credit-card processing and e-commerce solutions. BPS is a registered ISO/MSP with National Processing Company in Association with Bank of America, N.A. For more information visit us at www.bpsmerchant.net or call 877-700-SWIPE (7947).