

## Bank One To Send Business Account Information Using Xpedite's Encrypted E-Mail Solution

### Partners to develop first-of-its-kind e-mail service for business customers

CHICAGO and EATONTOWN, NEW JERSEY, (April 10, 2000) -- Bank One Corporation and Xpedite, a business unit of PTEK Holdings Inc. (NASDAQ: PTEK, [www.ptek.com](http://www.ptek.com)), will test sending business customers account information via e-mail using a new encryption process that provides excellent security and does not require special software. Bank One's automated service, Direct Delivery Business E-Mail, will allow its customers to receive and decrypt the bank's messages on their personal computers just by using a unique pass phrase, which changes daily to provide added security.

As the first bank in the United States to pilot this service, Bank One initially will distribute electronic data interchange (EDI) transactions. The bank will expand the service later this year to other transactional reports:

- ACH notifications
- money transfer advices
- periodic account statements
- daily positive pay reports

Through the unique pass phrase, the Bank One/Xpedite solution provides the same high level of security as PKI (public key infrastructure) encryption, which requires the distribution and use of public and private keys and special software.

"Direct Delivery Business E-Mail gives Bank One business customers information quickly – and safely," said Len Goodman, first vice president for channel management at Bank One. "Customers can receive transaction records through a secure, encrypted e-mail message instead of waiting for mailed statements. This will enable our customers to reconcile their accounts and close their books immediately after their statement accounting period ends."

#### How it works

Bank One will send statements and advices to its customers via Xpedite, which will be uniquely encrypted and addressed. Each e-mail is automatically sent to the recipient, who is required to type in the correct pass phrase in order to decrypt and read the document. To enhance the security, the pass phrase is comprised of unique variables that change daily. Additionally, the service will allow Bank One and its customers to use almost any computing format, including PDF, DOC, JPEG or TIFF.

Bank One can access the delivery status of e-mail jobs at Xpedite's e-mail Web site MessageREACHSM ([www.messagereach.com](http://www.messagereach.com)). Upon entering the specific job number, Bank One can view an audit trail of all distributed and undeliverable e-mails.

"We worked hand in hand with Bank One to develop a comprehensive e-mail management solution, allowing their customers to receive vital financial information both securely and quickly as soon as it is available without the need for additional software or hardware," said Max Slifer, President of Xpedite. "By using Xpedite as an outsourced solution, Bank One will benefit from cost savings and will remain on the cutting-edge of electronic commerce, gaining increased functionality, reliability and accountability on an ongoing basis. This is truly a pioneering approach to banking."

#### About Bank One Corporation

BANK ONE CORPORATION (NYSE:ONE), headquartered in Chicago, is the nation's fourth largest bank holding company, with assets of more than \$265 billion. Bank One offers a full range of financial services to commercial and business customers and consumers. It is the world's largest Visa issuer, the third largest bank lender to small businesses, one of the top 25 managers of mutual funds and a major national automotive lender. Bank One operates more than 1,800 banking centers and a nationwide network of ATMs. Bank One is a major commercial bank in the United States and in selected international markets.

#### About Xpedite

Xpedite ([www.xpedite.com](http://www.xpedite.com)) is a global leader in electronic information distribution and a subsidiary of PTEK Holdings, Inc. (NASDAQ: PTEK). The company offers a full range of electronic- and fax-based document distribution and data messaging services using the industry's first and the world's largest dedicated IP network. Xpedite processes up to six million document pages every day to all types of electronic addresses, including Internet, e-mail, fax and telex. Xpedite's diverse client base

includes such industry leaders as Boeing, First Union, Merck, Bell Atlantic, Fleet, Chase, and Mellon Trust as well as 40% of all Fortune 500 companies. Xpedite has sales offices in 30 locations throughout the U.S. and 18 international offices including: Tokyo, London, Sydney, Seoul, Singapore, Brussels, Munich and Paris.

#### About PTEK Holdings Inc.

PTEK Holdings, Inc. (NASDAQ: PTEK) is a network of leading Internet and business-to-business service providers. The Company's PTEKVentures investment unit has ownership interests in Healthon/WebMD (NASDAQ: HLTH), S1 Corporation (NASDAQ: SONE), USA.NET, Webforia, Derivion, i2Go and BuyTrek. PTEK's operating units include Xpedite, Voicecom and Premiere Conferencing. PTEK leverages the technologies, management expertise, market channels and capital of its network to drive growth and promote market leadership throughout its operating and network companies.

PTEK Holdings corporate headquarters is located at 3399 Peachtree Road NE, The Lenox Building, Atlanta, GA 30326. Additional information can be found at [www.ptek.com](http://www.ptek.com).

EDITOR'S NOTE (a): Xpedite and Bank One representatives will be available at the Payments Show during regular show hours on April 9-12th at Booth E to discuss this pilot program. To set up interviews, please contact Ben Trounson or Whitney Lang at (203) 325-8772.

EDITOR'S NOTE (b):  
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Statements made in this press release, other than those concerning historical information, should be considered forward-looking and subject to various risks and uncertainties. Such forward-looking statements are made pursuant to the 'safe harbor' provisions of the Private Securities Litigation Reform Act of 1995 and are made based on management's current expectations or beliefs as well as assumptions made by, and information currently available to, management. A variety of factors could cause actual results to differ materially from those anticipated in PTEK's forward-looking statements, including the following factors: PTEK's ability to manage its growth and to respond to rapid technological change and risk of obsolescence of its products, services and technology; market acceptance of new products and services, including Orchestrate®; development of effective marketing, pricing and distribution; strategies for new products and services, including Orchestrate®; competitive pressures among communications services providers may increase significantly; costs or difficulties related to the integration of businesses, if any, acquired or that may be acquired by PTEK may be greater than expected; expected cost savings from past or future mergers and acquisitions, may not be fully realized or realized within the expected time frame; revenues following past or future mergers and acquisitions may be lower than expected; operating costs or customer loss and business disruption following past or future mergers and acquisitions may be greater than expected; the success of PTEK's strategic and other distribution relationships, including the amount of business generated and the viability of the strategic relationships, may not meet expectations; possible adverse results of pending or future litigation; risks associated with interruption in PTEK's services due to the failure of the platforms and network infrastructure utilized in providing its services; risks associated with the Year 2000 issue, including Year 2000 problems that may arise on the part of third parties which may effect PTEK's operations; risks associated with expansion of PTEK's international operations; general economic or business conditions, internationally, nationally or in the local jurisdiction in which PTEK is doing business, may be less favorable than expected; legislative or regulatory changes may adversely affect the business in which PTEK is engaged; and changes in the securities markets may negatively impact PTEK.

For a detailed discussion of these and other cautionary statements and factors that could cause actual results to differ from the Company's forward-looking statements, please refer to the Company's filings with the Securities and Exchange Commission, especially in the "Factors Affecting Future Performance" included in the Management's Discussion and Analysis section of the Company's Form 10-K for the fiscal year ended December 31, 1999.